

**A study of public attitudes to welfare in the UK with a
comparative European element: Does housing tenure affect
support for social security benefits?**

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Abstract

This thesis explores the relationship between public attitudes to social security benefits and home ownership. It conceptualises housing as a key aspect of a person's welfare and seeks to understand how tenure, and in particular the accumulation of assets through home ownership, influences public attitudes to monetary welfare benefits.

My research investigates the claims of previous studies (such as Kemeny (1981, 2001, 2004) and Ansell (2014)), that countries with higher levels of home ownership have less public support for generous welfare systems. I also consider Saunders' (1990) study which found that people had positive feelings towards home ownership and believed there to be stigma attached to social housing. I hypothesise that home ownership can be linked to attitudes to welfare benefits through home owners' increased wealth, perceived financial security and feelings of independence that owning a home brings. I discuss problems with linking home ownership and attitudes. People do not always financially benefit from home ownership and they are not always aware of the financial value of their home.

In order to investigate this relationship, this thesis uses quantitative analysis methods. Initially this paper undertakes in depth time series analysis of British Social Attitudes survey data. It then conducts comparative analysis of 24 European countries, using standardised data from countries' official data collection sources (such as the European Social Survey and Eurostat). This allows for the exploration of home ownership levels and tenure mix in different European countries and a comparison of their levels of trust, engagement with politics and attitudes to welfare. In the third chapter of analysis this thesis returns to the UK to use the British Household Panel Survey to carry out a longitudinal analysis of attitudes over a 20-year period.

This thesis finds that home owners hold the most negative attitudes towards benefits claimants in the UK. In addition to this, the analysis shows that social renters are highly supportive of redistributive policies and are more likely to think that welfare benefits should be increased. Similarly, it finds that across Europe people living in areas with higher numbers of social tenants are more likely to be supportive of generous social security systems. However, when comparing tenure and attitudes in Europe it is not found that people in areas of high home ownership hold particularly negative views towards benefits claimants compared to people living in areas with many private renters.

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Chapter 1: Introduction to the Thesis

Background

This thesis investigates attitudes to welfare in relation to housing tenure. It argues that there is a hitherto under-explored link between public attitudes to social security benefits, and both the tenure mix of a country and home ownership on an individual level. I explore the apparent social trend of decreasing support for a generous welfare system, both in Britain and across Europe, with an increasing emphasis on welfare benefits linked to notions of conditionality, reciprocity and deservingness. A well-established body of research exists, mapping the changes and trends in welfare-related public attitudes and social policy. However, there is a distinct gap in the exploration of how public attitudes towards welfare interact with home and asset ownership. The broad purpose of this study is to add to knowledge surrounding the relationship between housing tenure and attitudes to welfare benefits. More specifically the purpose of my thesis is to provide an insight into the understanding of the relationship between home owners, private tenants and social housing tenants and their attitudes to social security benefits in the UK and how this differs between European countries.

This thesis will focus on social security benefits and ‘welfare’ relating to monetary benefits, rather than education or health services. I argue that this has been the most contested aspect of the welfare state in recent times, and that the public may focus on social security benefits when confronted with questions surrounding ‘welfare’. It also seems to be the case that scope, availability and accessibility of social security benefits are open to challenge in a way that is hard to imagine in the context of education or healthcare services. Take for example the current debate about the introduction of Universal Credit, a policy change which significantly alters the way in which some monetary benefits are administered, merging six separate payments in one. The complex changes redraw the rules about who can claim and how much they are able to do so, representing a “new, more constrained and qualitatively different deal for citizens” (Dwyer and Wright, 2014). The policy has been widely criticised, with scholars claiming that it will have adverse effects on women, parents, disabled people and those in low paid, insecure work. Gillies et al. (2013) estimate that the changes will result in 600,000 children being plunged into absolute poverty. Despite academic criticism, there is not only a strong political will driving these changes, but also strong evidence that public attitudes continue to support scaling back of social security benefits (Baumberg et al., 2012; Clery et al., 2013; Wiggan, 2011 and 2012). This is in contrast to widespread public support for

spending on the NHS and schools. This thesis argues that it is important to understand drivers of public attitudes to social security benefits in more detail. Although public attitudes are influenced by government policy and party rhetoric, they can be considered distinct and are themselves an important influence on government in a liberal democracy.

This thesis observes the trend of hardening attitudes towards a generous welfare system and benefits claimants in Britain since the 1980s. During the same time-period, home ownership grew to its highest ever levels in Britain. It can be argued that housing forms part of the welfare state, sitting alongside social security benefits, education and healthcare, although the extent to which it does so is contested. This leads Kemeny (1981, 2001) to dub it the 'wobbly fourth pillar' and for Malpass (2006) to consider whether it is in fact a cornerstone of the welfare system. In western Europe there are various ways in which the state assists with housing. Social housing is provided directly by national or local governments. Many states also provide some form of financial assistance with housing costs or encourage the establishment of cooperatively owned housing or privately-owned housing. In the UK there has been a long history of government policies aimed at supporting people to buy their own homes. This thesis seeks to examine the relationship between the two social phenomena and asks: Does housing tenure affect public attitudes to welfare?

Research Questions

This project explores changing attitudes to welfare, asking whether assets affect support for social security. In particular it addresses the following questions:

1. Is there a link between increasingly negative attitudes towards welfare benefits in Britain and increased levels of home ownership?
2. Do changes in individuals' housing tenure affect attitudes to social security benefits?
3. How do attitudes to social security benefits compare between different European countries?
4. How do the attitudes of different tenure groups around Europe differ in relation to welfare benefits?
5. Are people's attitudes linked to housing tenure status or other factors?

These questions not only present the broad thrust of my research project but also reflect the approach and structure my analysis will take. Firstly, this thesis will focus on the UK, undertaking in depth analysis into the relationship between the possession of assets (home ownership in particular) and attitudes to social security benefits. From there it will move on to a comparative approach analysing the links between rates of home ownership and support for social security benefits across

24 European countries. Finally, I conduct a longitudinal analysis of British attitudes to see how individuals' attitudes change over time.

Summary of contents –

Chapter 2: What is known about factors affecting public attitudes to welfare and the drivers of historical changes in attitudes?

My thesis begins with two literature review chapters. The first addresses scholarship in the area of attitudes to welfare and the second establishes a theoretical link between housing and attitudes to welfare. Initially I explore the wealth of research into factors influencing public attitudes to welfare benefits, public spending and taxation, as well as wider notions of citizenship and responsibility. The concept and importance of public attitudes are discussed, as well as the interaction between public attitudes and welfare policy. I show that public attitudes can be seen as distinct from political ideology and government policy and are important in understanding wider social trends.

My project focuses on public attitudes towards aspects of the welfare state that fall within what is commonly referred to as 'social security'. This refers to a broad range of monetary benefits and tax credits. Chapter 2 explores the significant research that has been done on mapping the changes and trends in welfare-related public attitudes and social policy. In particular there is substantial research into how age, class and gender relate to people's opinions of the welfare state. Deeming (2014) sums up the current mood of this area of scholarship, observing that while the real value of unemployment benefits has changed little over the last thirty years, and the rate of unemployment benefits compared with average earnings has seen a marked decline, the belief that the standard of living for benefits claimants is too high has actually risen. He concludes, as do many others, that generous benefits are now seen to discourage work and encourage welfare dependency. Most recently there have been sweeping cuts to welfare benefits under the government's austerity programmes, but this theme of dependency, along with conditionality, has been woven into the narrative of welfare policy by successive governments. Cebulla et al. (2005) write about the influence of US policy on the UK, ideas which Lister noted were emerging in the 1980s. At the time Lister (1990) wrote that the idea of workfare was prevalent in the US but had been rejected by the incumbent Thatcher (then Major) government. However, the seeds of these changes seem to have flourished in terms of policy. Along with others Wiggan (2011, 2012) writes that there has been an increasing discourse of worklessness and dependency and notes the apparently unabated nature of this shift through a succession of Conservative, Labour and coalition governments.

Much has been written about these changes in welfare policy and the political ideology driving these changes. There has been a shift in political ideas, towards a conditional welfare state which benefits those who fulfil certain criteria, as Dwyer notes in his evidence to the Parliamentary Work and Pensions Committee “a strong mainstream political consensus exists in favour of conditionality and it is currently embedded in a broad range of policy areas” (Dwyer, 2014, p.5). However, this political shift ranges far wider than the ideas of a small political elite. Public attitudes have also changed considerably. I will argue that public attitudes are distinct from policy and need to be explored beyond the media and politicians’ influence on the electorate. The general public are not a passive body and the complexities of people’s personal opinions need to be understood from the standpoint of citizens who are active agents in the determination of social policy.

Chapter 3: How does housing theory interact with public attitudes to welfare?

In Chapter 3 I go on to review a smaller field of literature exploring the relationship between housing tenure, and other assets, and attitudes towards the welfare state. This second section of literature review investigates theories and previous research about how housing interacts with welfare and public attitudes to welfare, and forms a new hypothesis linking the two.

I initially give a brief overview of historical trends in homeownership in the UK. I examine the role that successive governments have played in encouraging home ownership both practically and culturally as the dominant tenure type in Britain. I argue that home ownership is important to people in Britain and is seen as the most preferable housing tenure, a preference that been aided and enabled by various government policies over the years. In particular I single out the Right to Buy Policy as having had a significant impact on the tenure mix in the UK and on consolidating feelings that home ownership is better than other tenure types.

In forming the hypothesis that is central to this thesis, this chapter assesses theories and studies linking attitudes to welfare with home ownership status. It focuses on theories of how owning assets in the form of home ownership affects people’s objective wellbeing and subjective opinions of their quality of life. It investigates how this may in turn influence how supportive they are of social security benefits. The hypothesis that is formed identifies three ways which link home ownership with attitudes to welfare. These are: material wellbeing; feelings of financial security; and feelings of independence.

The idea that home ownership creates material wellbeing is that home ownership creates personal assets which give people individual financial security, resulting in a perceived reduced dependence on state social security benefits. Theories of asset-based welfare make the link between tenure mix and welfare structures and policy. They focus to a large extent on home ownership's influence on government welfare policies and are grounded in 'top-down' theories of politics whereby public attitudes are influenced by government policy rather than the other way around. The central idea in this area of scholarship is that home ownership provides individual financial security in the form of housing assets. Governments encourage high levels of home ownership, which allows them to reduce state welfare programmes because people have their own financial insurance in the form of their home.

The second theoretical link between housing and attitudes to welfare is feelings of financial security. This thesis draws on the previous studies in this area of scholarship by Kemeny (1981, 2001, 2004) and Ansell (2014) who both established links between home ownership and welfare policies. Ansell (2014) posits that increasing house prices make home owners feel financially better off and governments respond by reducing welfare programmes, while Kemeny (1981 and 2001) argues that countries with higher levels of home ownership have less welfare provision. This thesis takes a similar but slightly different stance, which bridges the gap in Kemeny's theory between the individual and state. I argue that there is a link between home owners feeling financially secure due to housing assets and feeling less in need of social security support. In countries with a large proportion (or an increasing proportion) of home owners this leads to less public support for generous social security benefits. Supporting this theory is the idea that home owners feel more independent. In his 1990 study, Saunders found that people who had bought their council house under the Right to Buy scheme felt they had greater independence as a home owner. This ties into the ideas that home owners feel more removed from the state and the support it offers, which in turn may lead to more negative attitudes to social security benefits amongst home owners.

Overall, I find claims that home ownership leads to greater material wellbeing, feelings of financial security and feelings of independence than other tenure types which boosts owners' independence and leads to weaker support for a generous social security system. I go on to test if these factors increase the likelihood that people feel more secure and less reliant on the welfare state for support, even among those with low levels of housing equity.

Chapter 4 Methodology

This chapter sets out the methods used in this thesis to investigate changing public attitudes towards welfare. This thesis conducted a statistical analysis using large-scale data sets.

The structure of the analysis has three parts:

- Time series analysis of the UK using the British Social Attitudes survey for 1984-2014.
- Comparative analysis of European countries using the European Social Survey for 2004 and 2008 in addition to tenure data from Eurostat.
- Longitudinal analysis of Britain using the British Household Panel Survey for 1991 to 2008/9.

This chapter discusses the methods used to undertake this analysis, including theoretical considerations and practical methods. It firstly sets out the research questions, before discussing the use of quantitative methods and ontological and epistemological basis for the research. This thesis discusses the limitations of using secondary data when studying public attitudes. There are issues of reductionism when quantifying people's responses to attitudinal questions because the nuances and deeper reasoning behind answers can be lost. However, the benefit of large-scale data analysis is that it allows for national trends to be discovered, international comparisons to be made and long-term changes to be found. What is lost at an individual level is offset by the findings at the collective level.

The chapter goes on to set out the process of data analysis, setting out the parameters for dependent variables and specifying independent variables. The independent variables that were selected were tenure, age, gender, feelings toward ones' income, house price, geographical region and country. The dependent variables that were of primary interest to this thesis were those which relate directly to attitudes to social security benefits and people who claim them. More broadly, questions relating to welfare services were also be very useful in this analysis. When neither of these options are available, then attitudes to wider social issues, such as redistribution of wealth and inequality, were used. These were considered to be peripheral dependent variables, but could give an indication of people's wider attitudes to the social world.

Various data sources were considered for each section of analysis. It was decided to use repeated, cross-sectional data from the British Social Attitudes survey in the first chapter of British time series data analysis (Chapter 5). The second part of analysis in Chapter 6 comprised of a comparative analysis of European countries using a combined data set. The European Social Survey provided attitudinal information while Eurostat provided tenure data, resulting in a merged data source which contained enough information to investigate attitudes to social security benefits in Europe. The final

part of analysis set out in Chapter 7, was a study of attitudes in Britain using the longitudinal data from the British Household Panel Survey.

This chapter also discusses the theoretical basis for comparative research and how to select countries to compare. I note that a welfare typology (of which there are several competing varieties) is a useful theoretical consideration when comparing countries' welfare systems. However, I chose not to categorise the countries in my study into welfare typologies because it is not my aim to explore welfare policy and delivery systems. This thesis is interested in people's views about social security benefits and wider welfare, their subjective attitudes, rather than the objective facts about each country's welfare system.

I also consider the geographical constraints of 'Europe' and practical considerations. I decided that countries within the EU/EEA were all within the bounds of my study and that I would seek to investigate all countries where sufficient data was available. Some countries do not take part in the European Social Survey. Of those who do, Germany did not submit tenure data to Eurostat for the years that were studied. As a compromise I used the figures for the nearest available year and was able to study 24 European countries, including Germany. Finally, in Chapter 4, I considered the limitations of the study. These included problems with measuring attitudes and discrepancies in tenure types.

Chapter 5: Time Series Analysis – Exploring the relationship between public attitudes to social security benefits over time (1983-2014).

In this Chapter I explore the rise (and fall) of home ownership in England and Wales and the age demographics of home owners. I then go on to analyse the relationship between housing tenure and attitudes to social security benefits. I do this using British Social Attitudes survey data collected annually from 1983 to 2014.

The analysis in this chapter takes place in several stages. Firstly, I explain the work in downloading and merging together many waves of a large data set, resulting in a file containing 8,000 variables and 95,000 individual respondents. Secondly, I go on to explore 19 possible dependent variables and I settle on investigating three attitudinal questions/statements:

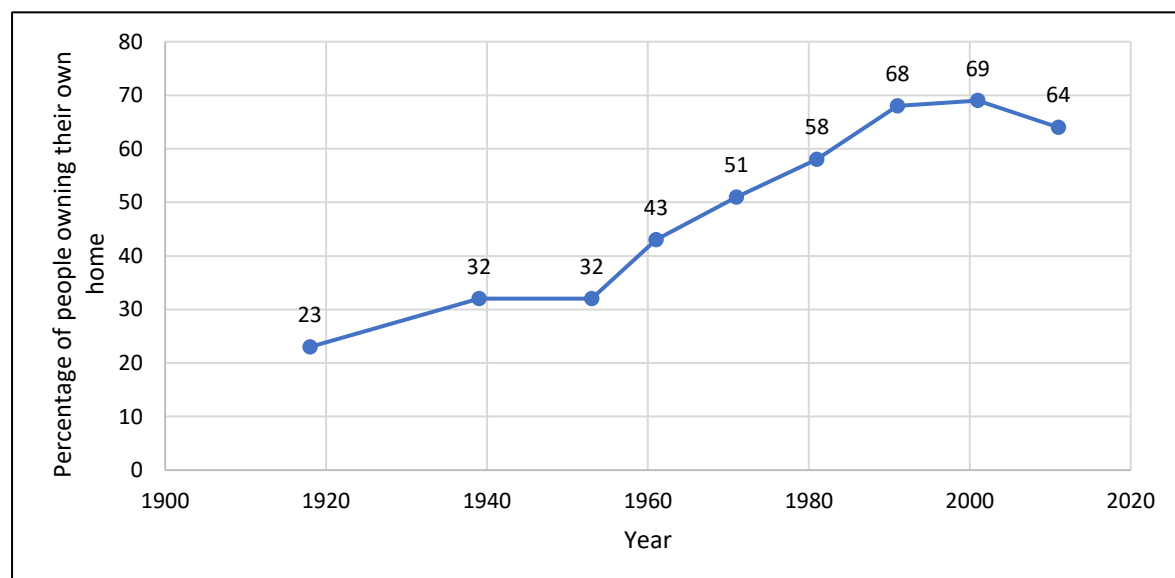
- "What is the Respondent's view of the level of benefits for unemployed people?"

- “The government should spend more money on welfare benefits for the poor, even if taxes rise”
- “The government should redistribute income from the better-off to those who are less well off”

These variables were chosen for a number of reasons. They are included in many years of the survey and they are also closely related to the questions this thesis seeks to answer. In addition to this, in the course of bivariate analysis they exhibited moderate correlations with the other variables. After selecting the dependent variables, I go on to explore the independent variables using descriptive statistics.

Fig. 1 shows official ONS Census data charting the rise of home ownership, which shows a peak of 69% in 2001, although as the census is only collected every ten years it doesn’t show year on year trends. According to ONS statistics collected since 1971 in the UK, home ownership increased from 49% at the time of the first General Household Survey to a peak of 71% in 2007 before falling to 67% in 2011 (ONS, 2013). I find that BSA tenure data closely matches this pattern. This gives confidence that BSA data reflects the whole population, through a combination of random sampling and weighting.

Figure 1.1 UK home ownership levels (Office of National Statistics Decennial Population Census data)



In terms of overarching trends, I find that levels of home ownership decline following a peak in 2004. This decrease is matched by an increase in numbers of people living in the private rented sector from 2003 onwards. Over the whole time period the numbers of social renters fell. Despite this, home ownership remained the dominant tenure type in England and Wales.

In addition to these specific changes, there are notable differences in tenure type based on age. Older people are increasingly likely to own their own homes, compared with those under the age of 40. The levels of home ownership for people aged under 34 has declined rapidly in recent years, moreover this trend began as early as 1991.

After looking into how the independent variables interact, I go on to explore their relationship with attitudes using descriptive statistics. I find that overall attitudes towards social security benefits have become increasingly negative between 1983 and 2014. In this part of the analysis home owners were generally the most likely tenure type to agree that benefits are too high and discourage work. They are also the least likely tenure group to think that the government should spend more on welfare and implement redistributive policies. Conversely, social renters were consistently the least likely to think benefits for unemployed people are too high, and the most likely to favour an increase in welfare spending and more government redistribution of wealth.

Following this, the chapter moves on to the final stage of analysis which involves running more advanced multivariate analysis. My regression analysis controls for tenure type, age, gender, regional variation and feelings about their present income. Using these independent variables, I conducted three sections of analysis, including one splitting the time period to test how the effect of tenure type changed before and after the peak in home ownership in 2004.

To summarise my findings, the main headline is that tenure does have an impact on attitudes to social security. I found that social renters were the least likely tenure group to believe that unemployment benefits are too high and the most likely group to think that the government should spend more on welfare and favour government redistribution of resources. Social renters displayed strong differences compared to the other tenure groups. I also found that home owners were generally more inclined to think that benefits are too high and less likely to favour higher spending on welfare or more redistribution of wealth. These trends were magnified after 2004, with the difference between tenure types growing.

Further to this, I also found that feelings of financial security also have an impact on attitudes with those reporting that they are finding it difficult to cope on their current income were less likely than

others to think that unemployment benefits are too high. Overall this initial wave of analysis yielded some interesting results that set the scene for my subsequent analysis chapters.

Chapter 6: Comparative Data Analysis - Comparing public attitudes to welfare in European Countries.

This chapter explores the relationship between housing tenure and public attitudes to welfare benefits and services across 24 European countries. Before presenting the substantive analysis I firstly explain the process of data assembly and consider what useful information is available in the data. I will now go on to explain the results from this and summarise the different stages of analysis in more detail.

Firstly, I examined the data available. The European Social Survey (ESS) contains extensive data on EU/EEA countries. For example, in ESS Round 2 (2004) there are responses from 25 European countries. Due to the nature of the data, this chapter is separated into two distinct lines of analysis. The first investigates European Social Survey data from 2008. This wave of the survey includes a special set of questions with the theme 'Welfare Attitudes'. As a result, it contains many questions which relate directly to the respondent's attitudes to unemployment benefits. Unfortunately, this round of the survey contains no information on housing tenure. To introduce a tenure variable, I combine ESS with Eurostat data which provides country level tenure data. The second part of the analysis uses ESS data from 2004 to investigate attitudes to wider social issues, using the tenure data included in that wave of ESS, which is individually attributable. In doing this it seeks to verify the results from the first section of analysis.

To fully understand the data, I compared ESS tenure with Eurostat tenure figures to assess whether they are similar. I found that there is a sufficient level of parity between different tenure figures for European countries to use the data as a fairly accurate guide to countries' tenure mixes. In the next section of this chapter, I used descriptive statistics to gain an overview of the independent variables that were used in the analysis. I looked at the differences in tenure mix between European countries. I found that the UK does not have particularly high rates of home ownership compared with other countries in Europe. In some states, such as Romania, almost everyone owns their own home. The UK does have a relatively high proportion of social housing; however, I note that measuring the levels of social housing in the country can be difficult as there are many different delivery systems.

This chapter then moved on to the main body of analysis. It utilised the European Social Survey from 2008 coupled with Eurostat tenure data to investigate the possible dependent variables using factor analysis. I settled on using a small group of three dependent attitudinal variables in this part of my analysis. These were:

- “Social benefits/services make people lazy”
- “Social benefits/services lead to a more equal society”
- “Many with very low incomes get less benefits than legally entitled to”

I explored these dependent variables using descriptive statistics and observed some similarities between the attitudes in groups of countries with higher and lower levels of home ownership. However, the results were not conclusive.

I then used multivariate analysis, specifically regression, to try to further investigate the links between attitudes to welfare benefits and services and tenure mix in European countries. Difference between tenure types were found, with social renters holding less negative views than other tenure types. However, home owners were not shown to hold consistently harsher views towards social benefits. Private renters were the group most likely to believe that social benefits and services make people lazy.

Following this, I went on to conduct analysis of the European Social Survey from 2004, which contains housing tenure information for every respondent, but does not ask any questions relating to social security benefits. The purpose of doing this was to check the results of the first part of European analysis which used country level tenure figures. If housing tenure, measured at individual level, demonstrably affected attitudes to wider social issues similarly to how the first set of results showed tenure to affect attitudes to welfare, this would strengthen confidence in the first results. I investigated the effect of tenure at an individual level on the likelihood of a person to vote and their levels of trust in politicians and the general public. I found that people living in areas with high levels of social housing are slightly less likely to vote than those living in areas with a strong private rental sector. Also, young people under 30 are far less likely than older people to have voted in the last election.

Home owners were found to have slightly negative views on how much they can trust politicians, but this is also the case in areas with higher levels of people renting privately. The pattern is even more pronounced in areas with higher levels of social housing. I found that mortgage holders, however, are much more likely to trust politicians, regardless of the age and gender make-up of the locality.

The differences between tenure groups found in this section of analysis were not as great as in the previous chapter using British Social Attitudes data. However, I did find statistically significant results which showed differences between tenure types.

Chapter 7: Longitudinal Analysis - Changes in public attitudes in Britain from 1991 to 2009

The third chapter of data analysis undertakes a longitudinal study using the British Household Panel Survey (BHPS) which ran between 1991 and 2008/9. This analysis follows the previous two analysis chapters and, as a UK study, it particularly builds on analysis of the British Social Attitudes (BSA) survey. The British Household Panel Survey is a longitudinal survey which allows analysis of how individuals' attitudes and tenure change over time. I use multilevel modelling to shed light on these changes.

In the first part of this chapter, I investigate how BHPS data differs from BSA and what it can add to the previous study of attitudes in Britain. I compare repeated cross-sectional data and longitudinal panel data and discuss the benefits of multilevel modelling. I find that the longitudinal element to the British Household Panel Survey, combined with the inclusion of detailed tenure information, allows for a deeper understanding of attitudes in the UK to be formed, building on my previous analysis. The limitation of this data set is that it does not contain questions directly relating to social security benefits. It does, however, include questions about economic inequality and funding of welfare services. These questions relate to attitudes to social security benefits because a person's opinions on different welfare services are often similar. Overarching beliefs about public funding and deservedness can apply to different aspects of the welfare state. These variables can provide a useful indicator of people's opinions towards social security benefits. The three chosen to include in this analysis were:

- There is one law for the rich and one for the poor
- Ordinary people get their fair share of the nation's wealth
- It is the government's responsibility to provide a job for everyone who wants one

The substantive analysis in this chapter begins by taking a close look at the tenure picture presented by the survey. The tenure mix of the survey does not exactly match official figures, but it comes close, and over the course of the survey tenure trends reflect those found national statistics. The real value of the tenure data in BHPS is that changes in respondents' housing tenure can be tracked over the course of the survey. I analysed respondents who had taken part in every wave of the

survey included in my analysis. I found that very few people changed tenure more than four times and the majority of people changed tenure two times or fewer. Outright home owners and social tenants were the groups who most commonly never changed tenure, while people who were private renters in the first wave of the survey were more likely to change tenure multiple times.

Following this I conducted further analysis on the overall relationship between home ownership and attitudes through descriptive statistics and multilevel models. I discuss the difference between multilevel modelling and regression modelling and find that multilevel modelling is able to account for changes within the individual over time. This is shown in the results of the multilevel models finding stronger effect sizes in the 'wave' parameters giving an indication about how the year the interview is carried out has an effect on individuals' responses.

The results of the multilevel analysis found a link between tenure and attitudes and builds on the results found in the previous two analysis chapters. I found that the results from the BHPS directly mirrored the time series analysis of BSA data. They clearly show that social tenants have consistently different views to other tenure types and are more likely to have a sense of inequality in society and support for redistributive policies. I also find that home owners are the group least likely to think that the government is responsible for the employment of citizens and that there are inequalities between the rich and poor. This is consistent with the first chapter of British Social Attitudes survey analysis and adds weight to the argument that home owners have more negative attitudes to social security benefits and welfare in the UK. Again it is shown that private renters in Britain have mixed attitudes, which usually fall somewhere between the other two tenure types. Overall, the findings in this chapter corroborate those found in the rest of my analysis.

Chapter 8: Discussion and Conclusions

The final chapter in the thesis brings together the results from the three analysis chapters in order to answer the central question posed by this thesis: 'Does housing tenure affect support for social security benefits?' It does this by assessing the findings of Chapters 5, 6 and 7 in light of the research questions identified at the beginning of the study. These five questions form the main structure of the chapter:

1. Is there a link between increasingly negative attitudes towards welfare benefits in Britain and increased levels of home ownership?
2. Do changes in individuals' housing tenure affect attitudes to social security benefits?

3. How do attitudes to social security benefits compare between different European countries?
4. How do the attitudes of different tenure groups around Europe differ in relation to welfare benefits?
5. Are people's attitudes linked to housing tenure status or other factors?

To summarise the findings of this thesis, a link between tenure and attitudes to welfare was established. British time series and longitudinal analyses found that home owners in Britain consistently hold the most negative attitudes towards social security benefits. However, the association between tenure and attitudes was related to the impact of social tenancy. In the UK Social tenants were the least likely to hold negative views about social security benefits by quite a large margin.

In Chapter 6, I conducted a European comparative analysis that found that people living in areas with more social tenants are more likely to support social benefits and services. The European analysis also found that people living in areas with higher levels of private rented housing have the least supportive attitudes towards social security benefits. People in areas with many home owners displayed similar attitudes but were not the most negative group.

The first research question sought to ascertain whether there is a link between increasingly negative attitudes towards welfare benefits in Britain and increased levels of home ownership. At the beginning of this thesis it was found that in the UK there has been a hardening of attitudes to welfare and social security benefits since the 1980s, up to the present day. Throughout much of the same period levels of home ownership were rising. The results of the British analysis chapters did find a link between tenure change and the decrease in support for generous welfare benefits. They found that in the UK there is a marked difference in attitudes between tenure types. Therefore, in part due to increases in home ownership, and in part due to the erosion of social housing stock, the change in tenure mix in the UK over the past 30 years has had an impact on attitudes to welfare.

The second question examines whether changes in individuals' tenure are connected with changes in attitudes. It concludes that tenure change does influence attitudinal change, but attitudes do not necessarily change in a linear fashion towards more negative views. It also notes that age is a factor which intersects with both housing tenure status and attitudes to welfare.

The third and fourth questions posed by this thesis relate to public attitudes to the comparative European analysis. Attitudes between different countries vary and patterns based on geography or

politics are not clearly seen. However, a key finding is that the UK consistently has the most negative views out of any European country, which gives a different perspective to the UK analysis.

The fifth and final research question was whether tenure directly affects attitudes to social security benefits, or whether it is due to other factors (sometimes called confounding or intervening variables). This thesis found that other factors such as age and feelings of income security are undoubtedly inter-connected to tenure and play a role in influencing attitudes. However, it found evidence showing that housing tenure has a substantial impact on people's attitudes in the UK, and that social housing is a source of positive attitudes to social security benefits in Europe, including in the UK.

In conclusion, this thesis finds a link between housing tenure and attitudes to social security benefits and welfare provision in both the UK and in a comparative study of Europe. The link between social housing and attitudes was a particularly consistent discovery from the data analysis and overall suggests a connection between the two aspects of welfare state support. In relation to the UK, this thesis found a strong link between home ownership and negative attitudes and concluded that combined with the fall in levels of social housing this had been a contributing factor in the hardening of attitudes to security benefits over time. The UK occupies quite a unique position in its strongly negative views towards social security benefits and welfare provision in comparison to other countries. It also displays a strong connection between home ownership and these negative attitudes, which is not typical of other countries.

Chapter 2: What is known about factors affecting public attitudes to welfare and the drivers of historical changes in attitudes?

Introduction

In this chapter I review existing academic scholarship relating to public attitudes, with a particular focus on state welfare provision and social security benefits. To begin with this thesis considers public attitudes to social security benefits and wider welfare. I portion my literature review into several sections. I firstly consider academic scholarship surrounding welfare policies in the UK and in other European countries. I find that the UK has experienced significant periods of welfare state retrenchment since the 1980s and an increasing emphasis on conditionality and deservingness. Similar trends are also found in other European countries, such as the Netherlands and Denmark. From here I go on to discuss public attitudes in the UK. My preliminary review of the literature suggests that the idea that benefits claimants are lazy and not deserving of support has been gaining traction among the general public for some time.

However, it is important to understand how public attitudes interact with government policy and political parties, and in what ways the two can be considered distinct from one another. The next section of this chapter will discuss the theory and practice separating public attitudes from government policy. I first consider public attitudes in a purely theoretical sense before moving on to consider how public attitudes interact with government policy on a practical level. I note that the two are highly interlinked, with influence running both ways, but argue that it is important to further understanding of public attitudes as a significant driver of welfare policy.

The final section of this chapter will consider how economic and financial factors, age and gender influence public attitudes. This section finds that these personal attributes and circumstance do affect people's views, but precisely how they do so remains unclear. This leads onto the next chapter of this thesis which will discuss the theoretical links between housing and attitudes to social security benefits.

What are public attitudes to social security benefits and wider welfare?

Welfare and social security benefits

The following section will set out a comprehensive understanding of academic scholarship in the area of public attitudes to state welfare provision. It will focus on benefits and social security in particular and ascertain the limits and problems of research already undertaken. I choose to focus on welfare in the narrow sense of social security benefits. European welfare systems are generally thought to include education, healthcare, and a range of monetary benefits, and benefits in kind which together can be termed social security. Some other peripheral public services such as social services could perhaps also be included under the welfare state umbrella. However, social security can be considered to be the most scrutinized and, increasingly, challenged element of the welfare state. It can be argued that when people think of 'welfare' they primarily think of social security benefits.

As a topic which is highly connected to many other aspects of social policy and which presents many challenges, attitudes to welfare is a popular subject of sociological research. There are several different angles of enquiry ranging from cross-European research to differences within states and differences between individuals. The theoretical backdrop to this is also varied with many viewpoints and hypotheses emerging in the literature. I will focus on examining literature concerned with attitudes of the general public, that is individuals' opinions, rather than government policy or rhetoric. Research on contemporary trends and changes taking place since the 1980s is of primary interest but firstly broader background literature will be considered in order to place this thesis in context.

Punitive Attitudes

This thesis focuses on what it terms negative, unsupportive or 'punitive' attitudes towards social security benefits. The term punitive has a slightly different connotation to negative or unsupportive, as it implies that there should be an element of punishment in terms of welfare benefits delivery. This term is appropriate to use in the context of this debate for two reasons. Firstly, the language used in discussions about benefits claimants increasingly portrays people reliant upon the welfare state as wrong-doers or even criminals. The narrative of 'scroungers' and 'benefits cheats' is abundant in popular media. Hall and O'Shea (2013) suggest it is a narrative that is put forward as

‘common sense’ and is deeply entrenched in political rhetoric and policy. Coote and Lyall (2013) tackle the discourse of ‘strivers versus skivers’ and claim that a mythical group of people who do not want to work and are manipulating the benefits system has been created to “justify spending cuts and punitive welfare-to-work policies”(Coote and Lyall, 2013, p.3). There is a widespread idea that, at least some, people who rely on benefits are acting illegally and/or immorally. They are cheating the system, defrauding the state, taking money and services that they are not entitled too.

Secondly, welfare policy reform has introduced practices that punish benefits claimants for certain behaviours. These practices translate punitive narrative into practice by using punitive measures to stop people claiming more than they deserve. The introduction of sanctions in the UK (and other European countries) is a direct example of a punitive measure. Sanctions are a punishment for failing to fulfil certain requirements. Van den Berg et al (2004) write that in the Netherlands, "Sometimes sanctions are imposed to punish welfare recipients because of administrative reasons... the main reason to impose sanctions is noncompliance with job search guidelines". Their study into the effectiveness of benefits sanctions on moving people into work highlights the pervasiveness of the idea that benefits claimants need to have their benefits stopped in order to get them to take up employment (Van Den Berg et al., 2004). Their article highlights the shift in the moral argument. No longer do people question whether removal of basic welfare sanctions is morally just. Basic needs are increasingly seen as the preserve of the individual. The system punishes people for failing to provide for themselves. Sanctions remove state support for benefits claimants. The citizen's financial responsibility towards the state remains. Reeve (2017) argues that UK welfare reform since 2012 has resulted in the ‘harshest regime of conditionality and benefits sanctions in the history of the UK benefits system” (Reeve, 2017. p.65). She believes the concept of welfare rights has been replaced by conditional entitlement. She highlights that in the UK people can have their benefits sanctioned (halted) for up to three years (Reeve, 2017).

Adler (2016) also describes UK benefits sanctions as severe. He argues that benefits sanctions are on par with other monetary sanctions such as court fines and traffic fines because they result in the reduction of disposable income (Adler, 2016). He also points to the large increase in the number of sanctions imposed on benefits claimants, with more than 1 million sanctions being imposed in 2013 (Adler, 2016, p.208). This means that between 2009/2010 and 2013/14 22% of people claiming Job Seekers Allowance received sanctions. Adler argues that although sanctions are administrative and not administered by courts, their primary aim is to be disciplinary in nature.

Overall, the framing of the debate around benefits and the implementation of welfare sanctions result in a benefits system that punishes and a collective agreement that this is the right way to deal

with people in need of state support. As discussed further in this chapter, public attitudes, political rhetoric and government policy are inter-linked. On the basis of the punitive nature of the current UK benefits system, it is reasonable to presume that negative public attitudes to welfare benefits are partly tied into this and are at least somewhat punitive in nature.

Policy moves towards 'conditional' social security benefits

Deeming (2014) sums up the current mood of this area of scholarship in the UK. He notes that the real value of unemployment benefits has changed little over the last thirty years and unemployment benefits as a percentage of average earnings have seen a marked decline. However, the belief that the standard of living for benefits claimants is too high has increased. He concludes, as do many others, that generous benefits are now seen to discourage work and encourage welfare dependency.

It is widely accepted that attitudes have become less favourable towards social security benefits, such as unemployment benefits, since the 1980s and 1990s. Much has been written about the changes in welfare policy and the political ideology driving these changes. There has been a shift in political ideas, towards a conditional welfare state that benefits those who fulfil certain criteria. As Dwyer notes in his evidence to the Parliamentary Work and Pensions Committee "a strong mainstream political consensus exists in favour of conditionality and it is currently embedded in a broad range of policy areas" (Dwyer, 2014, p.5).

Lister discussed issues of citizenship and poverty over 25 years ago, focusing on the shifts towards conditionality in benefits. She argued that citizenship is curtailed by poverty (associated with low pay as well as low levels of unemployment benefits) and that the notion of citizenship was becoming increasingly linked to people fulfilling their, usually economic, responsibilities and obligations to society (Lister, 1990). Lister identifies a process of 'othering' by which people in poverty are treated as 'other', different and usually inferior to the rest of us. She notes it is a process of differentiation and demarcation by which social distance is established and maintained (Lister, 2013, p.112-113; Lister, 2004).

The discussion surrounding these changes in social policy and political attitudes has continued, in particular regarding the continuation of the dominant political consensus under the New Labour Government and the shift to a model of welfare benefits more in line with the US model rather than a 'European' one. Wiggan writes at length about the increasing discourse of worklessness and dependency (Wiggan, 2012) and the apparently unabated nature of this shift through a succession of

Conservative, Labour and coalition governments (Wiggan, 2011). Cebulla et al. (2005) write about the influence of US policy on the UK, ideas which Lister noted were emerging in the 1980s. At the time she wrote about the idea of workfare (Lister, 1990). This term refers to policies requiring unemployment benefit claimants to undertake some kind of work or training programme in order to be eligible for state support. Lister found it was prevalent in the US but had been rejected by the incumbent Thatcher government (Lister, 1990). However, the seeds of these changes seem to have flourished in terms of policy and theory as Lister (2011) herself picks up the same strands of citizenship, responsibility and conditionality in the UK two decades later. The intervening years have seen the introduction of similar workfare policies. More recently policies have leaned towards even tougher conditionality on benefits claimants, with more requirements of those receiving benefits and sanctions for those not complying. These changes suggest a move away from the idea of a needs-based welfare system to one based on deservingness or reciprocity.

These changes are not confined to the UK. There have been similar policy trends in many European countries, including in Scandinavian countries often thought to be bastions of the welfare state. Slothuus (2007), for example, notes that welfare state retrenchment has been taking place in Denmark since the 1990s with the government reforms putting limits on unemployment benefits, requiring claimants to undertake reciprocal duties and altering pensions from universal to contribution based (Slothuus, 2007, p.323). Cox (2001) also investigates reforms in Denmark and the Netherlands, describing them as “model cases of welfare reform in Western Europe” (Cox, 2001, p.463) and both scholars talk of the social construction of welfare reform and how the deservingness of claimants is framed by government and policy makers (Slothuus, 2007; Cox, 2001). Furthermore, the move towards welfare systems that are based on conditionality is seen across many developed, ‘Western’ countries. Shaver noted as early as 2002 that benefits claimants in Australia were now seen not as sovereign individuals but as subjects of paternalistic supervision (Shaver, 2002).

Public attitudes toward social security benefits

This political shift ranges far wider than the ideas of the political elite. Aside from policy, public attitudes have also changed considerably. Baumberg et al. (2012) produce data from numerous sources, some of it primary data. They suggest that benefits stigma is increasing, “people now see claimants as less deserving ... people are more likely to say that claimants don’t deserve help and

that people in need are lazy” (Baumberg et al., 2012, p.7). These notions point to public attitudes focusing increasingly on deservingness and contribution of recipients, rather than their need. Social security is increasingly seen as something that needs to be earned or justified.

There are questions surrounding the idea that attitudes have changed in a linear fashion, from a position of great enthusiasm and support for the welfare state to one where the public consider those out of work to be lazy. Hudson et al. (2016) challenge what they believe to be the now orthodox view that public support for welfare has declined after a golden age in the 1950s and 1960s (Hudson et al., 2016). Their analysis of Gallup reports and other attitudinal surveys from the 1940s onwards found the public held mixed views towards extending welfare policies and frequently cited other policy issues as more important in influencing their voting intentions.

Lindvall and Rueda (2018) dispute this, arguing that during the ‘Golden Age’ of the welfare state after the Second World War public support for “leftist policies” (Lindvall and Rueda, 2018, p.93) increased and in later years support for such policies decreased in the 1980s and 1990s. They note that in each case, political parties converged around the mood of the public, adjusting policy as such. Further to this, Hudson and Lunt’s critique of this position focuses on long term trends since the post-war period (Hudson and Lunt et al., 2016). They do not question the evidence that attitudes have changed in the UK since the 1980s, and there is substantial evidence to suggest that this is the case.

The hardening of attitudes towards social security benefits claimants is well documented, and in recent years the scope of who these views are applied to seems to have widened. Rather than applying only to unemployment benefits claimants, Baumberg et al. (2012) note that the reach of these attitudes is increasingly found to apply to people claiming disability benefits. In fact, there is evidence that public attitudes towards poorer people in general are hardening. For example, using findings from the British Social Attitudes survey 2013 Clery et al. note a rise in the number of people who believe that people live in need because they lack willpower and are lazy, from 15% in 1994 up to 23% in 2010 (Clery et al., 2013). This is despite 60% people believing that there is ‘quite a lot’ of poverty in Britain in 2010 (Clery, 2012b). However, Humpage notes that a similar proportion (21%) of people in 2010 also believed that people live in need due to an unfair and unjust society (Humpage, 2014). This suggests that attitudes to social security benefits are symptomatic of wider changes in public attitudes towards welfare in general. This is not a question of people disagreeing with the weekly amount of unemployment benefits, rather a shift in attitudes surrounding inequality, redistribution and state intervention.

Clery (2012b) argues that public attitudes to welfare spending has become more divided over the past 20 years. She notes that in 2003 there was a general consensus between people regardless of their political affiliation. Around 8 in 10 Conservative, Liberal Democrat and Labour supporters thought providing for unemployed people was primarily the responsibility of the government. However, this figure has fallen and the proportion of Conservative and Lib Dem supporters agreeing has fallen faster than supporters of the Labour Party (Clery, 2012b). Further to this, the British Social Attitudes Report in 2012 found that more well-off people are becoming less supportive of welfare (Clery, 2012b). This suggests that there are socio-economic factors that influence public attitudes and that different groups may have diverging feelings about social security benefits, despite a general ebbing away of support for welfare policies.

It may also be the case that public attitudes are contradictory, or do not follow a logical pattern. Pearce and Taylor (2013) highlight that the lack of support for increased benefits spending is contrasted with consistently very high levels of support (more than 90%) for the NHS and state support for the elderly (Taylor and Pearce, 2013). Orton and Rowlingson (2007) believe that public attitudes to redistribution are complex and pose difficulties for those trying to understand them. They note that less people support redistributive policies than think that the income gap is too large. Orton and Rowlingson (2007) also find that people are concerned with high earners but less sure about redistributive policies for the lowest paid. This all points to an interesting and multi-faceted picture of public attitudes. General trends hide discrepancies, sub-trends and influencing factors. This thesis aims to shed more light on the nuances of public attitudes to welfare.

Many of the studies referred to here, rely on quantitative data collected from individuals which is then aggregated. They provide a quantifiable account of public attitudes, which suggests they are a factual account of public attitudes. The previous section focused on government policy which is also tangible and measurable, to some extent. However, it also touched on political attitudes and ideological direction. The next section of this chapter will discuss the extent public attitudes are influenced by government policy and to what extent policy makers are led by public opinion. It is necessary to try and understand the relationship between the two, in order to contextualise the quantitative evidence that attitudes surveys provide. The evidence provided by quantitative research needs to be couched in the wider social world to fully make sense.

Separating public attitudes from policy

Theoretical differences

This thesis seeks to examine public attitudes but differentiating them from government policy or the rhetoric and ideology of political parties is difficult. To try and separate these different strands I will engage in a review of contemporary scholarship, but before doing so, I will firstly look at public attitudes through a historical theoretical lens. I draw on the writings of Dahl to consider public attitudes as part of a pluralistic society. I then briefly consider Rousseau's theory of the general will of the people. A pluralistic approach, such as that put forward by Dahl (1978), acknowledges that varying groups make up the body politic and that it is the tolerance of different interest groups which should characterise liberal democracy. Dahl (1978) sees pluralism as integral to democracy. The ability of groups to form and express agendas that challenge societal norms, government rhetoric and ruling elites prevents hegemonic regimes taking hold (Dahl, 1978, p.191) and is a healthy and necessary part of the democratic process.

This thesis acknowledges that government policy and political consensus are influenced by many interest groups; it does not argue that public opinion alone equates to government policy or the political consensus. Rather I wish to emphasise that government policy is not the same as public attitudes. Public attitudes need to be understood separately, as those of an interest group that contributes to and challenges government policy.

As a representative government is elected to serve and enact the will of the whole of society, it is in effect a superstructure of a society. Interest groups constructed within society cannot claim to be such, as they are formed at best, from a minority of interests, a minority of people. Then, they can only be considered a sub-section of society. To align these sub-structures with society itself and to grant them equal footing in the make-up of a general will of society is problematic. Groups set up to magnify the interests of a minority should not be considered on the same footing at the majority interests.

Pluralists would consider minority interests to be useful in the process of challenging, changing and progressing society. This links with notions of John Stuart Mill's tyranny of the majority (Mill, 2003) which argue that central to the concept of freedom is the right for people to express views that are contrary to dominant social attitudes. However, the weight of influence afforded to these groups should not overshadow inquiry into the study of the current consensus. Without understanding the majority view, it is not possible to ascertain the role and prospects of competing interest groups within the polyarchy.

Only gaining a fuller comprehension of the majority view will allow us to completely understand the

challenges to dominant attitudes. All this is to say, I plan to follow a more Rousseauian idea of 'the general will' to differentiate between the influence of specific interest groups in contrast to the power of the people which can still be considered to be crucial in influencing government action.

I refer to Rousseau's general will to explain that the study of public attitudes is a study of something greater than merely the sum of individual wills. It does, of course, encompass within it the personal and individual opinion, but by virtue of being the collective, it is much greater in magnitude than that. Williams (1991) notes of Rousseau's theory: "Individual wills are unified into a general will in which all men participate. This new general will is the will of the whole which has been created from the many particulars" (Williams, 1991, p.91).

This general will is considered by Rousseau to be sovereign and running through everyone despite their individual attitudes. Russell (1945) notes that "each Citizen, quâ citizen, shares in the general will, but he may also, as an individual, have a particular will running counter to the general will." (Russell, 1945, p.633), which suggests that the general will equates to more than merely the sum of individual wills. Russell stresses that Rousseau is not referring to the government when he talks of the sovereign and the general will. Forms of representative government are a distortion of the general will and allow for oppression of the people. Nothing short of direct democracy as practiced in city states is able to fully free citizens through allowing them to enter into the social contract.

Though the general will in its purest form as envisaged by Rousseau cannot be observed in modern western societies, it would be a mistake to write off the notion as irrelevant to how we view the world today. In particular this thesis seeks to support the notion that there can be a collective will that is in some way stronger than a sum of individual wills and it aims to study the general will as a separate notion to government ideology and policy direction.

Differences in Practice

Slothuus (2007) offers a study of the interaction between public attitudes to welfare and welfare policy from a framing theory perspective, investigating how framing the deservingness of welfare recipients in different ways can alter public opinion. He notes that governments can use framing tactics to garner support for welfare state retrenchment (Slothuus, 2007). The idea that governments seek to influence public opinion is supported by Blekesaune and Quadagno (2003) who find that in their study of 24 countries, as well as individual factor, national level situational and ideological factors play a part in influencing public attitudes to welfare. However, there are other scholars such as Burstein (2003) who argue that it is public attitudes that steer government. With

specific reference to welfare policy, Cutright (1965) was of the opinion that public attitudes influenced social welfare policy because a country's government would seek to make changes according to the 'popular will'. Brooks and Manza (2006) also discuss growing evidence pointing towards the influence of public opinion on government policy. Their own study examined public attitudes influence on support for welfare systems, primarily in western, Christian, social democracies. They argue that mass policy preferences have a substantial influence on government welfare policies. They believe the connection is a long-term process and that the link rests upon governments wishing to retain electoral support. Their analysis also puts forward that it is public opinion that accounts for differences in welfare systems in different European social and Christian democracies (Brooks and Manza, 2006).

These studies highlight the important relationship between government policy and public attitudes in democratic societies. Assuming, for a moment, that government does influence public attitudes, the reason for this would be that the incumbent government needs public support to retain power in the democratic process. Even if public attitudes do not drive policy, the incumbent government need public support for their preferred strategy. Theories of government purposefully influencing public attitudes show the weight public attitudes carry. Pierson (1994, 1996) sees a distinction between contemporary changes and challenges for the welfare state and those that occurred during the period of welfare state expansion in the post-war years. He notes that current political parties are constrained by voters when it comes to welfare state retrenchment and feel they must be able to defend their actions rather than gain credit for them (Pierson, 1996). All these points add up to the conclusion that public attitudes are a key factor influencing policy direction and that public attitudes themselves need to be understood independently from government action.

Peeters offers an interesting alternative perspective on this relationship between citizen and state (Peeters, 2013). He disputes that governments' increasing emphasis on citizens taking individual responsibility is a rolling back of the 'nanny state'. Instead it could be that there is totalitarian value setting taking place whereby the state is using forced responsibility to wield more power over citizens. Peeters uses the example of new practices of 'behavioural governance' in youth policy in the Netherlands to illustrate his theory (Peeters, 2013). Peeters' (2013) theory ties in with Gramscian ideas of hegemony and perpetuation of the social status quo through the constant need to win and re-win the consent of the populace because their social situation and the dominant ideology are at odds with each other. Wiggan supports this notion, claiming that recent government legislation is aimed at constructing "a discourse about social security that favours a renewal and deepening of neo-liberalization in the context of threats to its hegemony" (Wiggan, 2012, p.383). He draws on an

example of the Conservative-Liberal Democrat coalition government's welfare reform, arguing that they sought to reassert behavioural reasons for social problems by blaming the previous government's interventionist policies (Wiggan, 2012).

Wiggan believes that the government and the media form "A discourse coalition that links disability to welfare dependency and fraud contributes to a political and social context that fosters greater public amenability to the retrenchment of support for people traditionally seen as meriting public assistance." (Wiggan, 2012, p.391). The important component of these theories to this thesis is the essential role played by the public. Viewed in relation to western capitalist states, Gramscian notions of hegemony hinge firmly on the presence of democracy as the tool through which neo-liberalism is re-affirmed and re-validated (Riley, 2011).

Wiggan and Peeters provide a useful critical lens through which to question the construction of public attitudes. Although not always approaching the subject from the same theoretical position, others have also questioned our grasp on the true nature of public attitudes. This is a pertinent point as public and social attitudes can too easily be viewed as homogeneous attitudes shared by the public and political parties alike that have moved consistently in one direction. The situation is far more complex. For example, although not a particularly significant part in the history of British politics, Bochel notes that around the time of the 2001 general election, Conservative leader William Hague continued to commit the party to privatisation and tax cuts which lacked broad appeal (Bochel, 2011). Their commitment to a smaller state, including less welfare provision and lower taxes, did not increase their share of the vote in the 2001 general election. His successor Iain Duncan Smith subsequently tried to move the Party's image towards 'compassionate conservatism' (Seldon and Snowden, 2005). These changes in party rhetoric show that the drift towards increasingly neo-liberal policies and a hardening in attitudes towards the welfare state are not as straightforward as they may first appear.

There are many who see the above as merely 'playing politics' while the dominant political consensus is clearly visible in policy change. The analysis of policy as a reflection of public attitudes, however, does not necessarily paint an accurate picture of peoples' views on welfare. In order to do this, direct investigations need to take place rather than relying on voter intentions. This thesis attempts to gain an accurate picture of public attitudes to welfare, including trends and changes, through the analysis of large-scale national and international survey data.

Attitudes to taxes and welfare spending

To examine the relationship between public attitudes and government welfare policies in greater depth, in this section consider the question posed by Curtice (2010) of whether public attitudes act more as a weathervane or a thermostat. Scholars who focus on public opinion in relation to taxation and welfare spending, by nature of their topic, seek to understand and theorise the link between public opinion and policy. Curtice (2010), for instance, is interested in how public attitudes shift over time in relation to increasing and decreasing taxation and public spending on welfare and how these changes in public opinion influence public policy. He believes that the will of the general public may have an impact on government policy. The question for Curtice (2010) is whether public opinion is swayed by government policy or whether it acts as a limiter on government policy going too far in a certain direction.

He seeks to establish whether public attitudes influence government policy through political parties and the electoral process or whether political parties change public opinion to suit their own agenda. He characterises this question as a dichotomy between a thermostat and a weather vane. The thermostat theory put forward by Curtice (2010) and previously by Wlezien (1995) is that people's opinions remain the same and as such public attitudes as a sum of individuals also maintains a balance. By doing so it 'regulates' government policy, for example by calling for higher taxes and spending when governments make cuts and lower taxes, and calling for reductions in spending when governments increase taxation and public spending too much. Wlezien's study (1995) supports this thermostat theory, noting that "the public can be viewed as a collection of individuals distributed along a dimension of preference for policy activity, say, spending on defence" (Wlezien, 1995, p.982). Wlezien believes that people do not have a specific level of spending in mind, rather that some people favour spending more than others (Wlezien 1995).

Curtice (2010) studies this theory by examining changes in policy and attitudes in the UK from the Thatcher era onwards. He argues that his findings show that between 1983 and 2008, the proportion of people saying they want higher taxation and spending varied inversely with the levels of taxation at the time (Curtice, 2010, p.22). He observes that the number of respondents favouring increases in spending and taxation rose between 1983 and 1991 to 65%, more than double what it had been at the start of the period. The level only began to decrease with any regularity in 2003 (Curtice, 2010, p.23). Curtice (2010) views the recent decrease in support for greater spending and taxation and the increase in support for spending and taxation to stay the same as "the public seems to be saying, just like a thermostat, that it is time for the increases to stop" (Curtice, 2010, p.23).

However, it is notable that the variables which varied inversely were 'Increase taxes and spend

more' during times when spending had been lower and 'Keep taxes and spend the same' during periods of higher public spending and taxation. The proportion of respondents opting for 'Reduce taxes and spend less remained under 10% for the entire duration. The thermostat analogy suggests a clearer dichotomy, that changes in opinion would be more pronounced and directly counteractive when policy reached beyond the preferred limit. Curtice's findings are rather more nuanced as 'Keep taxes and spending the same' is, although limiting, not seeking to reverse upward spending trends.

A possible explanation for this could be that spending and taxation never increased above the level desired by the majority of the public during this period, because the public have no wish to lower spending and taxation at all, merely limit the ever-increasing current rates. However, this explanation undermines the principle of the thermostat model. It is plausible as government spending on services is popular with the general public who will benefit. This suggests that quite contrary to being a counter weight, the public act as a driving force behind public spending.

In addition to these inconsistencies in this model of the relationship between people and state, there is a further, more substantial problem. The thermostat theory explains how public opinion interacts with government policy but does not account for long term trends and shifts in public attitudes and related policy. It assumes that public opinion forms a constant, "Changes in attitudes expressed in surveys reflect informed reactions to changes in the *status quo* rather than volatility in what voters actually prefer" (Curtice, 2010, p.20). However, this does not account for changes in the status quo, driven either by government or people. Curtice (2010) himself accepts that the thermostat theory does not show the full picture, concluding that public opinion acts as both a weathervane and a thermostat, being influenced by changes in political party ideology and government policy and acting as a limiter on policy which people believe had 'gone too far'.

Curtice (2010) provides a hypothetical scenario to explain how and when public opinion may act like a weathervane. However, the example that he uses focuses on Labour party supporters changing their views as the Labour party 'message' changes. Curtice (2010) notes that during period New Labour was in power there was a drop in the number of people indicating centre left attitudes, in particular in relation to the deservingness of social security claimants and generous benefits disincentivising people to stand of their own two feet. He states, "It seems, then, that the public has reacted like a weathervane to Labour's repositioning on the left-right spectrum, pointing more in the direction in which New Labour has tried to take the country" (Curtice, 2010, p.26). However, Curtice's findings show that this decline started as early as 1994, rather than during the Labour administration. This casts doubt on the weathervane theory as it is difficult to attribute changing attitudes towards a political party that was yet to take office and yet to establish a clear narrative

after 18 years in opposition.

Despite the difficulties arising from his characterisation of these phenomena, in doing this he raises some notable points about changes in public opinion. The changes Curtice (2010) highlights also shows that public attitudes towards welfare follow trends in much the same way that cultural attitudes change. The change is gradual and often directional over periods of decades rather than changing suddenly and erratically year on year. The statistics Curtice (2010) uses suggest gradual shifts that evolve into a more solidified change in opinion.

What influences public attitudes?

Age and Gender

Some scholars believe that public opinion can be seen to be influenced by factors other than political party rhetoric or policy direction. Age has been proven to influence attitudes to welfare. Clery et al. (2013) found that there was variation between different age groups' beliefs about whether welfare recipients deserve help. Using British Social Attitudes survey data, they observed that between 1983 and 2006 older people were more likely to think that many welfare recipients do not deserve help and people aged 18 to 34 were less likely to do so (Clery et al., 2013). However, since 2007 attitudes in adults aged under 65 have converged, whereas the over 65s have remained more likely to support this idea (Clery et al., 2013). The change in younger people moving more to thinking that many welfare recipients do not deserve help feeds into the wider trend of a hardening of attitudes towards welfare claimants.

In addition to this, in light of general attitudes the lack of change in the beliefs of older people is unsurprising. However, observing differences in age groups is interesting in this case, as over a time period of 23 years the generation of people making up the over 65s will have started to change. This suggests that age may affect attitudes, rather than the generation of people in each age group. This could possibly be linked to the influence of housing and assets on attitudes, because the older people are the more likely are to have accumulated assets, often in the form of home ownership.

Svallfors (1997) found differences in attitudes between men and women. Sainsbury (1996) theorises that this is because women are more likely to need to draw on state support through being more likely to be single mothers or work in public sector, welfare state related jobs. These studies show that personal attributes do have an impact on people's attitudes and should be considered when trying to understand changes in attitudes to social security benefits.

Economics and Personal Finances

Theories which link public attitudes to economic and financial prosperity appear to support the idea that people make financial calculations, weighing up the benefits of increased public spending against the cost of paying higher taxes. However, the exact relationship between the two is unclear. Some scholars link financial hardship with increased support for welfare. For instance, Blekesaune and Quadagno (2003) found that when analysing many different countries, higher unemployment levels lead to people having more positive attitudes to welfare policies. They argue that this is because people feel more at risk of being made unemployed and needing state support, and also have a higher level of concern for the unemployed (Blekesaune and Quadagno, 2003). This could suggest that people experiencing financial hardship are able to sympathise with others in a similar situation to themselves and recognise the value of the social security system in society in their time of need.

However, these claims are challenged by Shildrick and MacDonald (2013), who found that even those receiving benefits held punitive attitudes towards social security benefits claimants. They interviewed people who were existing benefits claimants and those in insecure employment who sometimes found themselves in need of the state safety net (Shildrick and MacDonald, 2013). They found that they separated themselves from 'other' poor people who were on benefits who 'didn't want to work' and viewed poverty in other people's lives as a consequence of individual ineptitude or moral failure (Shildrick and MacDonald, 2013, p.291). That benefits claimants believe that other claimants are undeserving of state support suggests that there is more to the debate than government social policy being inflicted on citizens and indeed Shildrick and MacDonald (2013) conclude that these attitudes existed long before politicians and the media sought to exploit them.

In light of this argument, Blekesaune and Quadagno's study (2003) could show a different phenomenon. It could be that when a country has high levels of unemployment, the problem of worklessness becomes a system failure rather than a personal one. Rather than there being a small number of lazy, work-shy people failing to get a job, there is a wider economic problem which has led to higher unemployment. However, once again there is an alternative view point to this. Golding and Middleton believe there to be significant links between periods of financial difficulty and decreasing public sympathy towards benefits claimants (Golding and Middleton, 1982). They identify three factors contributing to this: a drop in real incomes; the low paid paying more taxes; real, visible and irreversible rises in the cost of welfare (Golding and Middleton, 1982). People who are under financial strain, but are not benefits claimants, become less willing to pay for a large welfare bill.

The mixed theories put forward by these scholars, highlight the work still to be done in identifying what affects public attitudes to welfare. It is probable that people may be influenced by financial and economic situations, but there is no academic consensus as to what that is. The following chapter will explore and theorise about the links between housing and attitudes, which interact with people's financial situations and their personal attributes.

Conclusion

This chapter sought to summarise the changes in policy approach and attitudes to social security benefits. I reviewed a body of academic literature which garners considerable interest and reveals a great deal about changes and trends in policy and public attitudes. A core theme was the move since the 1980s by both government policy and public attitudes towards believing that social security benefits should be more conditional. Narratives of citizenship and deservingness have come to characterise policy shifts and political rhetoric. This is an area of scholarship with considerable consensus surrounding these changes.

There has also been a lot of research into the driving reasons behind policy change. This chapter explored the links between public attitudes and policy. While government policy and political rhetoric clearly have an influence on attitudes, the extent of this influence is changeable and far from absolute. However, it is shown that public attitudes matter to government and support is sought either through trying to change attitudes or changing policy to fall in line with attitudes.

Light has also been shed on attitudinal change, but the different factors influencing changes in public attitudes have not been exhaustively explored, nor satisfying conclusions drawn. Personal attributes such as age, gender and financial situation (and doubtless many others) seem to impact on people's views, but their exact bearing is unclear. This thesis presents new evidence about the links between housing and attitudes to social security benefits. The following chapter will explore the theoretical links between housing and attitudes to social security, which will later be tested using quantitative analysis.

Chapter 3: How does housing theory interact with public attitudes to welfare?

Introduction

This chapter seeks to build on Chapter 2 by examining the relationship between housing and attitudes to social security benefits. It firstly takes stock of the historical picture and cultural importance of home ownership in the UK. In doing so I touch on the dominance of home ownership in Britain's tenure mix since the 1960s and its current position as the tenure type lived in by the majority of Europeans. From here I move on to discussing the culture of home ownership in the UK. The idea of a 'nation of home owners' has been around for many years and seems to have dominated political rhetoric and housing policy since the 1980s. The development of the Right to Buy policy, which was introduced in 1979, contributed to the rise in home ownership in Britain up until its peak in 2004 and has played a significant part in the promotion and recognition of homeownership as the desired tenure type.

I consider the relatively small pool of existing scholarship which addresses potential links between tenure and attitudes to social security benefits and the welfare state. I find Kemeny (1981 and 2001) and Ansell (2014) provide substantive evidence from Europe and the USA that home ownership is linked to being less supportive of a generous welfare state. I draw on these studies and adopt a similar hypothesis for testing that home owners will hold more negative attitudes towards social security benefits than those living in other tenure types. I formulate a theory to support this presumption that home ownership, in comparison with other tenure types, leads to three things:

- Greater material wellbeing,
- Stronger feelings of financial wellbeing, and
- Stronger feelings of independence.

I finish this chapter with a cautionary look at the problems associated with studying home ownership. It should be noted that the term 'home owner' encompasses a large range of asset situations, from outright owners of valuable properties to new mortgage holders living in houses unlikely to increase in value very much.

Overview of historical trends in homeownership in the UK

The main time period that this thesis focuses on begins in the early 1980s and stretches to the present day. My research questions and hypotheses will at times focus on different key subsections of this time period, but it is important to understand it as a whole and what came before it. Here, I present a limited summary of historical political and social changes relevant to my research which are intertwined with the conceptual framework through which I approach this study.

The Twentieth century gave rise to a new era of state welfare and interventionist policies. William Beveridge presented his famous report to parliament in 1942, documenting the five giant evils of society; want, disease, ignorance, squalor and idleness (Beveridge, 1942). This report was revelatory in its findings, as the extent of poverty and poor living conditions across Britain were not fully understood at the time. Prior to this, in the early years of the century, the Liberal welfare reforms had introduced a series of measures to offer minimal levels of assistance to various sections of society, for instance local authorities were given the power to offer free school meals for children and a national health insurance scheme for low paid workers was introduced. However, following Beveridge's report and, crucially, the Second World War, there emerged a post-war consensus between both Conservative and Labour government which led to the huge expansion of the welfare state.

This included adequate housing and resulted in the building of nearly 1 million council houses after the war. This number would eventually peak at 4 million social houses. However, despite these progressive policies, over thirty years later Townsend (1979) published another damning report on the quality of life of people in Britain. Among other socio-economic ills, he estimated that many households reported structural defects, overcrowding and inadequate heating in winter (Townsend, 1979). Such widespread, poor housing conditions were undoubtedly affecting people's quality of life. Inadequate housing impacts on people's health, their ability to do their jobs and it stunts children's educational progress. It is clear that even as Britain entered the 1980s, some people were living in conditions falling far below an acceptable standard.

More recently Hills notes that housing conditions, such as having central heating, have improved as expectations have increased over the last 30 or so years (Hills, 1998). However, the number of households has increased faster than the number of suitable dwellings causing a shortfall (Malpass, 1999). Statistics show that as the amount of social housing has decreased, private housing prices and rents have increased and wealth inequality which has a significant impact on access to adequate housing has increased. There are still pockets of poor-quality housing in most cities and urban areas which can magnify problems associated with living in poor conditions. Major homeless and housing

charities estimate that there were 69,070 single homeless people in 2009/10, while 11,840 households with children were classed as homeless and in need of accommodation in 2010 (Shelter et al., 2010). More up to date figures suggest that these numbers have risen. Housing poverty is still present in the UK today.

However, over the same period, housing researchers have collected a great deal of information on housing tenure and home ownership across European countries. Eurostat provides a comprehensive summary of current trends in housing tenure across Europe. Official statistics (Eurostat, 2015) show that around 70% of people in the EU are owner-occupiers, with the majority living in homes they own outright. Approximately a fifth of people live in private sector housing and 11% live in social housing defined as 'reduced-rent or free'. The tenure mix in different countries varies significantly, with only just over half of Germans owning their own home, compared with 95.6% of Romanians. These statistics also mask differences within countries over time. For instance, in the UK according to ONS statistics collected since 1971, home ownership increased from 49% at the time of the first General Household Survey to a peak of 71% in 2007 before falling to 67% in 2011 (ONS, 2013).

The number of people in the UK renting council houses has decreased since the 1980s. The number of private renters has also fallen significantly, reaching a low of 7% in 1991, hovering between 9% and 11% until 2008, whereupon it has risen significantly to 15% (ONS, 2013). In addition to this, the percentage of housing association renters has increased. This rise in people in social housing owned by housing associations rather than local authorities has been in part due to a significant amount of housing stock being transferred from local authorities to housing associations during the time period. The decrease in private renting and council house tenancies are tied heavily to the increases in home ownership. Most of the increase occurred during the 1980s and was due to a marked increase in the proportion of households owning with a mortgage. Along with the decrease in council housing, this change was fuelled by the Right to Buy policy which enabled council house tenants to buy their homes at a substantial discount. The fall in mortgage holders post 2007 is partly due to a drop in the proportion of households owning with a mortgage, this proportion fell by 4% between 2008 and 2011. The number of people owning outright has increased. These changes in housing tenure mix, along with the differences between European countries will be looked at in detail later in this thesis. The purpose of this account of the historical and current picture of housing is to provide a brief context in which to view the further theoretical links I draw between housing tenure and attitudes to social security benefits.

The Culture of Home Ownership in the UK

I now go on to discuss the culture of home ownership in the UK. Firstly, I provide a snapshot of the political rhetoric of successive governments since the 1980s, which overwhelmingly promoted home ownership. Secondly, I talk about the policies accompanying this political will, including the Right to Buy policy. The final part of this section reviews survey data which provides a small insight into public attitudes towards home ownership.

After over-taking private rented accommodation as the most common tenure type in 1961, home ownership in the UK grew steadily until 2001 (ONS Census, 1961, 2001). This period not only brought about changes in the tenure of people's homes but also signalled the development of a burgeoning culture of home ownership. In the UK, the need or at least aspiration to own your own home goes beyond financial and practical circumstances. The idea of a 'property owning democracy' was thrust into the spotlight of modern mainstream British politics by Anthony Eden, and one which has remained at the forefront of rhetoric and policy ever since. Margaret Thatcher referred to it in her first speech as leader of the Conservative Party in 1975 (Thatcher, 1975) and introduced the Right to Buy for tenants of council houses in 1979; a scheme which was pioneered by her predecessor Ted Heath (Wheeler, 2015). It went on to be supported by the subsequent New Labour governments. During his time as Prime Minister, John Major introduced further legislation in 1996 named the 'Right to Acquire' (Murie, 2016) to allow housing association tenants to purchase their homes at a discount. Many years later, David Cameron extended the eligibility of the scheme to another a further 1.3 million tenants, although it was never enacted in full. The continued popularity of this policy with successive governments sheds some light on the importance of owning your own home in the UK.

The Labour Party's 2016 leadership election between incumbent Jeremy Corbyn and challenger Owen Smith was notable for being fought on political ground which had shifted considerably to the left of New Labour's Third Way ideology. In fact, there were many similarities between the two candidates, both of whom talked of a radical socialist policy. However, the depth to which the concept of a property-owning democracy is embedded in British politics was highlighted in the Labour Party's policy proposals and subsequent leadership contest in 2016. As the leader of the party Jeremy Corbyn announced a policy proposal to extend the Right to Buy from social housing tenants to renters in the private housing sector (Stone, 2015). Following this, in his speech to launch his leadership bid, Owen Smith said that under his leadership the Labour Party would champion a home owning democracy, noting that it is a common-sense idea (Smith, 2016). These narratives occurred during one of the most left-wing periods of the Labour Party's recent history and were put

forward by two politicians vying for the support of a left-wing surge in the Party's membership. Smith was a Labour candidate standing in an internal party contest, on a platform which had shifted considerably to the left since the election of Jeremy Corbyn as leader the previous year. Yet the idea that home ownership is a positive opportunity that should be available to everyone, and promoted to all, pervaded.

Policy approaches to housing have changed considerably since the post war era, to reflect the emphasis on home ownership as a government priority. There have been many schemes where the government assisted people to acquire mortgages, including state lending of mortgages, the state acting as guarantor against bank loans and mortgages, shared equity between first-time buyers and the state, tax relief on mortgages and state contributions towards mortgage deposits. These policies, although introduced at different times and by different governments, all share the common theme of helping people to purchase a house which is for sale on the open market (shared equity schemes may have limited the scheme to certain properties). Set apart from these policies was the introduction of the Right to Buy policy brought in by the Conservative government of 1979. The Right to Buy allowed council house tenants to buy their homes from the local authority at a significant discount. Councils could not opt out of this scheme. Receipts from the sales of social housing did not result in like-for-like replacement of stock. Local authorities were originally only allowed to keep a small proportion of the proceeds, and even more recently when allowed to keep more, there are strict restrictions in how the money can be spent. This led to a large decline in the amount of social housing. The significant difference between this policy and the others mentioned here is that rather than the state assisting the changing hands of private housing stock, it was a scheme which removed property from the social housing stock into the private market.

The neoliberal origins of the Right to Buy policy are clear to see. Friedman, an architect of neoliberal discourse wrote of the malignant socio-economic problems caused by social housing (Friedman, 1980, p.110). Kemp notes that housing policy implemented by British governments post 1979 has been radically different to that during the post-war period (Kemp, 1999). The Thatcher government turned the tide against increased state welfare provision and towards the marketisation of services in a new era of neo-liberalism. However, the binding element of the culture of home ownership in the UK is public attitudes, which lead on to the link between tenure and attitudes to benefits and welfare more broadly. There is much evidence that a culture of home ownership is embedded in public attitudes.

Given the choice, people in the UK would overwhelmingly choose to buy a house rather than rent one. Table 3.1 shows that over a four-year period during the late 1990s the percentage of people

preferring the buy a house rather than rent remained between 83.9 and 86.6%. Table 1 also shows the same data for 2010, where people gave very similar answers. This suggests a strong preference among people in the UK that home ownership is by far the most desirable tenure option.

Table 3.1 “If you had a free choice would you choose to rent accommodation, or would you choose to buy?”

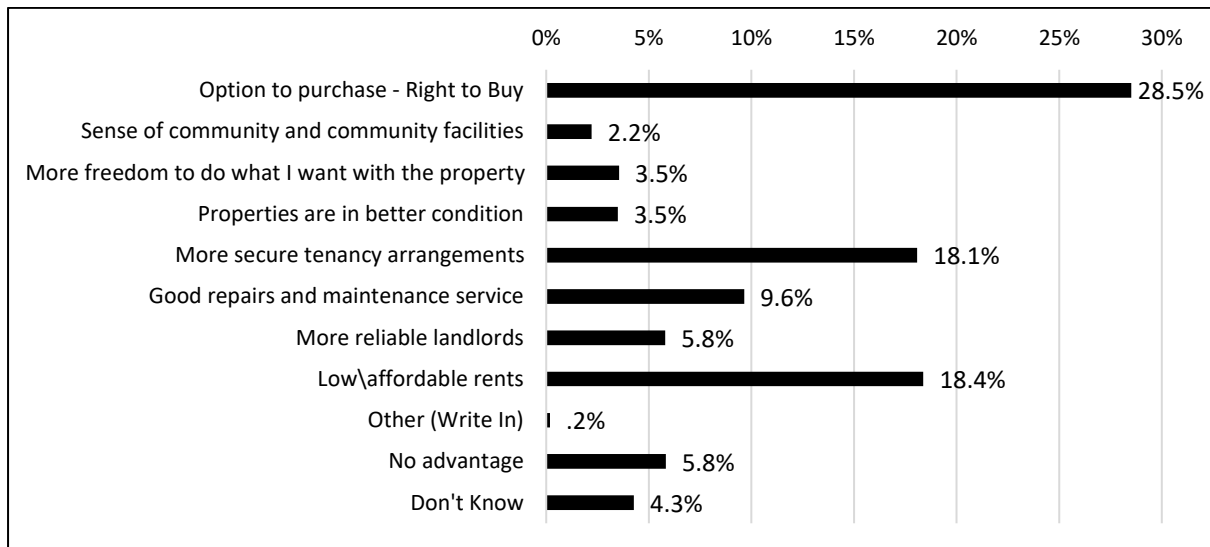
Year of Interview	1996	1997	1998	1999	2010
Would choose to rent (%)	15.2	14.5	14.5	12.6	13.6
Would choose to buy (%)	83.9	84.6	84.7	86.6	85.9
Don’t Know (%)	0.9	0.9	0.8	0.7	0.5
N	3,621	1,355	3,147	3,143	3,296

Source: Analysis of British Social Attitudes Data

Humphrey and Bromley (2005) noted that around 45% of council housing and housing association tenants would ideally like to own their own home, more than a third of social housing tenants would ideally choose to remain renting from a social landlord. This is in stark contrast to people living in the private rented sector where 72% of tenants wish to buy their own home and only 8% would ideally rent from a private landlord (Humphrey and Bromley, 2005).

Table 3.2 shows that the prospect of being able to buy their home is the main advantage over renting in the private sector for 28.5% of social renters and is by far the most common answer. Security of social housing and low rents compared with the private rental sector also score highly as a main advantage of being a social tenant. This suggests that security is a key concern for people when it comes to tenure. Social renters value the security they have but many look to buying their home as a way of increasing their control over their living situation.

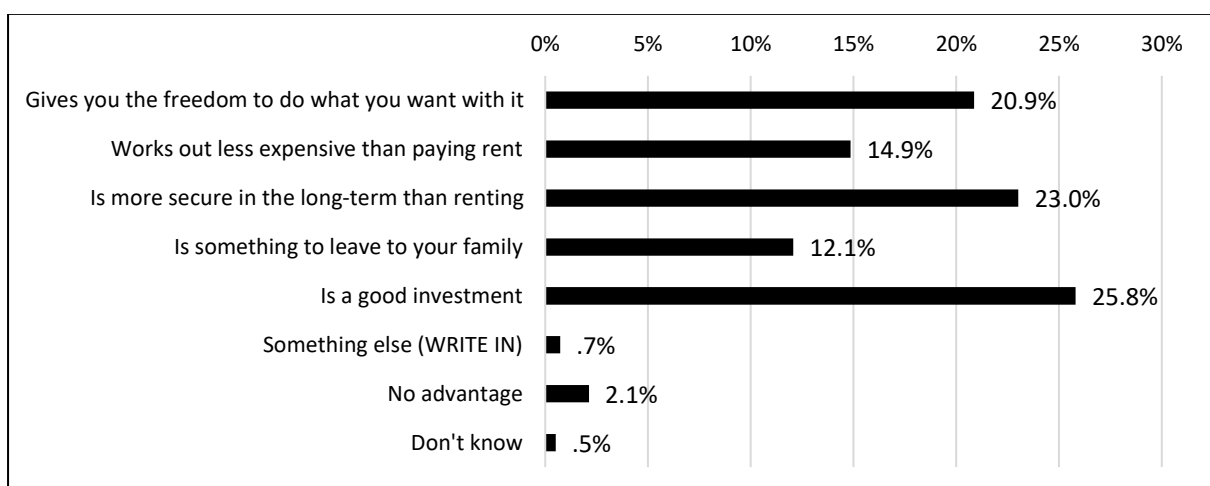
Table 3.2 Respondents answers to “What is the main advantage of renting from a local authority or housing association rather than privately?”



Source: Analysis of British Social Attitudes Survey 2010

Table 3.3 shows that people are not necessarily seeking to reduce their housing costs through owning their own home, with only about 15% of people citing lower costs as an advantage. The two most commonly cited advantages of home ownership, accounting for nearly half of all responses, focus on security and long-term investment. It appears that long term personal and financial security are significant drivers in people’s wish to buy a house.

Table 3.3 Respondents answers to “What is the main advantage of owning a home rather than renting it?”



Source: Analysis of British Social Attitudes Survey 2010

Theoretical Links between Attitudes to Welfare and Home Ownership

The following section sets out a theoretical link between housing tenure and attitudes to welfare. I argue that there are 3 main elements of housing tenure that influence people's attitudes to welfare and in particular social security provision. These are:

- material wellbeing
- feelings of financial security
- feelings of independence (particularly in the UK)

I examine the link between material wealth in the form of assets and attitudes to welfare by considering the benefits of home ownership and looking at asset-based welfare theories. This section draws on a number of asset-based welfare scholars and considers the idea that personal assets can be used by individuals and governments to ensure personal financial security, resulting in less need for welfare provision.

Secondly this thesis argues that home ownership can bring about feelings of financial security, which can affect attitudes. Subjective feelings of financial security refer to people's attitudes to their own financial circumstances, rather than objective measures of such. I argue that people's subjective opinions of their own lives are just as connected to their views on society and social policy as their true financial situations. There are two key theories which have been conducted into this area of research which find a link between housing and welfare, Ansell (2014), Kemeny (1981 and 2001). A particular focus is placed on these scholars. Ansell (2014) found that increases in house prices led home owners to feel financially better off, resulting in right-wing governments reducing social welfare programmes. Kemeny (1981 and 2001) conducted comparative research of European countries and found that countries with higher levels of home ownership had smaller welfare states. He theorised several reasons for this, which included home owners feeling more financially secure and more independent.

Following on from this, my final point suggests that home ownership fosters feelings of independence which lead people to believe they are less reliant on the state. I argue that people's perceptions of their personal circumstances can impact on how they view other aspects of the welfare state and society. This thesis draws on the work of Saunders (1990) who offers an in-depth insight into UK attitudes towards home ownership. He found that new home owners experienced a shift in how they viewed themselves and others, with the results being that home owners felt that they had gained social status and had greater independence than renters.

All three of these elements suggest that tenure status may impact on public attitudes towards social security benefits. This is both because home owners may experience real financial gains, making them less reliant on the welfare state, and because home owners feel more financially secure and independent compared with people who rent.

Material Wellbeing: Asset-based Welfare Theory

The presence of housing as a significant factor of a person's material wellbeing is a strongly established idea in the social sciences; so much so that contemporary research often relates to standards of housing rather than just the presence of housing alone (Bratt, 2006 and Bratt et al., 2006). Besides the benefits that access to a decent standard of housing brings to people's mental and physical health, education and employment accessibility and participation in society, housing has both positive and negative financial impacts for people. As noted by Mallach (2011, p.7), "Homeownership is widely perceived as offering many benefits, ranging from higher self-esteem for homeowners and improved outcomes for their children, to higher levels of neighborhood engagement and, last but not least, the ability to build wealth and pass it on to future generations". The costs of accommodation can make up a significant proportion of a person's outgoings but conversely assets owned in the form of property can provide a stable and lucrative way of investing money for the future.

There is a strand of research on welfare which focuses on the role of personal assets in the welfare system. Proponents of theories of asset-based welfare argue that personal assets such as property, pensions and shares have a significant effect on levels of poverty and inequality in society, possibly playing a larger role than differences in wages and benefits (Regan and Paxton, 2001). Housing assets usually make up the largest proportion of wealth in households across Europe (Arrondel, Roger and Savignac, 2014). While it is questionable whether assets have a larger effect on poverty and inequality than wages, theories of asset-based welfare do draw attention to an often overlooked part of individual's financial situations. Social policy research can focus too much on people's income and class, while not taking into account a wealth of assets which may make a large difference to people's standard of living. Lennartz and Roland (2017) put forward the positives of systems of asset based welfare, arguing that although social investment strategies and accumulation of private wealth may seem contradictory, on the contrary they provide a 'radical form of productive welfare capitalism' (p.202).

Gaining increasing ground in academic research in recent years, Ronald and Dorling (2012) note that the notion of an 'asset-based' or 'property-based' welfare system has become increasingly central to the debates on the restructuring of western welfare states (Groves et al. 2007; Regan and Paxton 2001; Sherraden 2003; Watson 2009). Fox O'mahony and Overton (2015) also identify a shift from a liberal home ownership society to neo-liberal asset based welfare. For instance, Malpass (2008) contends that there is evidence for governments scaling down welfare states on the basis of home ownership. The principle underlying an asset-based approach to welfare is that, rather than relying on state-managed social transfers to counter the risks of poverty, individuals accept greater responsibility for their own welfare needs by investing in financial products and property assets which augment in value over time (Ronald and Dorling, 2012).

Lennartz, Roland and Kadi (2017) discuss changing trends in the UK that furthered the appeal and feasibility of an asset based welfare system. They note that policies promoting private home ownership became common from the 1980s onwards and rises in property prices in the 1990s increased the likelihood of home owners viewing their asset wealth as a means to provide "welfare goods" (Lennartz, Roland and Kadi, 2017, p.175), serve as a form of pension for old age and compensate for scaling back of social services. They highlighted a key trend of increasing house prices and decreasing numbers of people enrolled in pension schemes.

On how government policy affects people's likelihood of acquiring assets, Kelly and Lissauer (2000) argue that during the 1990s policies such as tax relief on pensions help those who have assets to build on them while those who do not are disincentivised from beginning to save and invest (Kelly and Lissauer, 2000). Finlayson (2009) argues, conversely, that in order to create an asset owning society the New Labour government encouraged people to buy houses as a source of profit and a guarantee of personal, future financial security. 'Buy to let' landlords have always existed, but they are increasingly visible and there is a suggestion that this is a viable option for people to invest their money, not merely the preserve of businessmen seeking a property empire. Just as assets are promoted as a way of achieving personal financial security, people who own their own home may also feel that they have a cushion of money stored in their property.

Theories of asset-based welfare focus heavily on government policy direction of whether to invest in encouraging people to acquire assets or to invest in welfare provision. These theories do not focus on the consequences that such policy has in terms of affecting public opinion, nor on whether public opinion is driving government policy direction. They do, however, highlight an important point: if it is

the case that some governments regard assets to be an alternative form of welfare safety net, it is possible that some of the public may hold a similar opinion.

Feelings of Financial Security

Ansell (2014) Housing assets and attitudes to welfare benefits

In addition to the true financial benefits of owning assets, equally pertinent when considering how public attitudes are influenced by home ownership, are the perceptions of the financial benefits of asset ownership. Focusing more closely on this relationship between assets and attitudes to welfare programmes, Ansell (2014) argues that there are links between house prices, social policy preferences and policy outcomes. He claims that home ownership provides increases in permanent income and insurance against income loss. This leads to home owners becoming less supportive of redistribution and social insurance policies, especially as house prices rise because home owners feel financially secure due to their maturing assets. This in turn prompts right wing governments to alter policy accordingly in the search for votes (Ansell, 2014).

Ansell's theory is limited to right-wing parties' supporters because he believes they are more likely to be home owners and to be concerned about house prices (Ansell, 2014). This limits this theory to some extent because Ansell's analysis uses a more restricted sample than the general population. It does not seek to give an insight into everyone's attitudes to house prices and welfare policy. It also suggests a link between home ownership and holding more right-wing views, evidenced by support for the Republican Party. Ansell's theory does set out some general links between housing and attitudes that should be considered.

Ansell claims that rising house prices are key in understanding the effect possessing assets has on people's attitudes to the welfare state. He follows the permanent income hypothesis as purported by Friedman (1957) and Modigliani and Brumberg (1954). This theory contends that people's spending habits are influenced by their "permanent income across their life which includes their wealth" (Ansell, 2014, p.385). Changes in a person's income matter less when they possess assets because they are able to sell their homes or borrow against them during times of unemployment or low income. Ansell believes this importance of asset ownership on people's consumption influences their attitudes to welfare provision.

Ansell's theory is contestable, however. A key nuance of his argument is that he strongly believes that home ownership alone is not the driver of public opinion towards welfare but that it is house price rises that give people the feeling of security which influences their views on welfare provision. However, it is not clear if such a distinction can be made. House prices, by virtue of being part of a financial market, are relative to each other. This means that someone in possession of a medium sized family home could sell the property and purchase another similar house for a similar price. In the sense of tenure security, it matters little what the total value of a property is. In terms of overall financial security, simple rises in house prices do not necessarily present a reason for people to feel more financially secure if the prices of other goods and services experience the same amount of inflation. However, the effect of rising house prices may be significant if the rises are substantially greater than general inflation, increasing home owners' buying power.

Ansell (2014) notes "Cardarelli, Igan and Rebucci (2008) estimate that house price volatility and its feedback into consumption and investment now account for over 20% of the variation in economic output in many advanced countries" (Ansell, 2014, p. 383). The influence the housing market has on the overall market means that it is difficult to calculate the financial advantage to individuals of rising house prices independently of general economic trends. It is unlikely that macro-economic analysis of housing markets is a main driver of public attitudes, even among those who own assets. Rather, the perceived financial benefits from owning an asset that appears to increase in value could be a significant influence on how people view their personal finances and their financial position in society.

Ansell's theory is important because he highlights that there may be an interaction between attitudes and home ownership, through linking voting for a right-wing party to owning property and rising house prices making home owners feel more financially secure and less dependent on state support. This thesis draws on the connection that Ansell established between the feelings of financial security that owning assets foster. I argue that it is the ownership of assets in the form of property itself that encourages these feelings, rather than perceived value rises. When property is purchased through a mortgage, even if property prices remain stable the mortgage holder increases their assets through paying their mortgage. Housing costs transfer directly into assets, unlike rent that is lost to the landlord.

Kemeny (1981, 2001) Levels of home ownership and support for the welfare state

Ansell argues that rising house prices are more significant than aggregate homeownership rates, however other theorists believe that levels of home ownership are the key factor which influences attitudes to welfare systems. Kemeny (1981) presents a case for a positive relationship between higher levels of homeownership and smaller welfare states based on his study of 15 European countries. Kemeny's argument has three parts:

- a) Housing Design- he believes people are more likely to rent flats and buy houses.¹
- b) Cost spreading concentrated in younger years of mortgages means people are more likely to want to opt out of state welfare contributions during the early years and have assets to buy private services in older years.
- c) Home owners foster 'private' tendencies.

Kemeny (2001) argues the case for housing being the fourth pillar of the welfare state, albeit a wobbly one. He notes that the key difference between housing and the three other pillars, which he defines as education, welfare and health, is that housing is rarely, if ever, considered a universal form of public provision. As a form of financial security, the private realm of housing encourages people to make individual calculations regarding their best housing interests. Welfare benefits, which usually fall under public provision in Europe, are largely out of the hands of individuals as tax contributions are obligatory and their powers to influence resource distribution are limited. Kemeny notes that while renting spreads the cost of housing over a person's lifetime, mortgages (the primary method of purchasing a home in the UK) concentrate costs in a person's younger years and wealth in older years. Such differences may lead people to approach weighing up the burden of tax against the insurance value of welfare systems in differing lights. Young people with mortgages may prefer to pay less tax and have reduced welfare systems, which they are less likely to be in need of because of their age, and old people who have paid off their mortgages may feel financially secure in their

¹ The first strand of Kemeny's argument is, while interesting, not able to be explored through the specific data sets this project intends to use. It is also somewhat beyond the remit of what this project hopes to discover. The second two strands of his argument, however, are highly relevant. That home owners foster 'private' tendencies will be discussed later on in this chapter.

assets and thus not feel the need for the safety net of state welfare, such as health care and pensions.

Koppe (2015) argues that there are risks associated with acquiring and managing housing assets. He believes that while housing assets may present a comforting 'nest egg' in later life, younger people individually have to bear the costs and financial risks of having a mortgage. This theory links with Kemeny's ideas about young people prioritising mortgage and wishing for less taxation (and in turn less welfare provision). However, Koppe sees it as a negative pathway and is critical of systems of asset based welfare. He notes that there is little evidence positive social effects of asset possession. Rather he believes that work and education that lead to asset accumulation are the real contributors to personal feelings of security (Koppe, 2015).

Kemeny presents a theoretical link between housing and welfare, reaching the conclusion that societies with higher rates of home ownership have smaller welfare states. It seems that this theory moves quite quickly from housing to government policy, making a leap between the two and leaving an underdeveloped causal link. This thesis seeks to fill this gap by investigating the impact of housing on people's attitudes. As discussed in the previous chapter, public attitudes do have an influence on government policies and direction. Therefore, this provides a clearer connection explaining how people's experience of different tenure types may foster certain attitudes, which in turn may lead to policy change or differences. In doing this I hope to bolster the existing knowledge that housing does have influence welfare and social security provision.

Feelings of Independence

Saunders (1990) Views on home ownership and social housing

In addition to financial benefits and feelings of financial benefits, Kemeny (1981) offers a further link between levels of home ownership and attitudes to welfare in the form of individuals associating owning their own home with feelings of independence. He believes that physically creating private rather than public spaces has sociological effects causing citizens to think in more individualised terms (Kemeny, 1981). This element of his theory is supported by Saunders' in-depth study of home ownership in the UK (Saunders, 1990).

Saunders' (1990) investigation into the importance of homeownership in the UK presents a useful snap shot of motivations of first-time buyers and societal attitudes to homeownership as opposed to renting during the 1980s. He investigates three interconnected aspects of attitudes towards homeownership in Britain: people's motivations for buying rather than renting; home owners

perceived benefits of buying; national attitudes towards homeownership. A strong theme which runs through his findings are positive feelings of independence, power and social status (Saunders, 1990).

Saunders' study (1990) largely focused on UK Council house tenants who had purchased their homes through the Right to Buy scheme. The results were that people were often pleased to have the freedom to make their own alterations and improvements to their houses, as well as taking a sense of pride in owning their own properties. He also noted that some people considered themselves to be 'better' than their neighbours who had not purchased their homes and that owning a house afforded one a certain higher social status than council house tenants. Madge and Brown's 1981 study supports his findings. They note that when respondents were asked to name the principal benefit of owner-occupation, 43% cited financial benefits with 24% specifically mentioning asset value or investment capital. However, they also found that 17% saw the benefits as being independence, freedom of action, privacy and choice (Madge and Brown, 1981). Karn, Kemeny and Williams (1985) also found home owners relishing their freedom and more recently Rohe and Basolo's research (Rohe and Basolo, 1997) concluded that home ownership has positive and significant effect on people's life satisfaction.

Gregory et al. (2018) find that being a social housing tenant has a mixed impact on people's happiness and wellbeing. They report that social renters have lower levels of anxiety than home owners, but they also find that social renters have lower reported levels of happiness and life satisfaction (Gregory et al., 2018). These finding could be interpreted as supporting Saunders' (1990) conclusions because social tenants may feel less anxious because they do not need to shoulder the costs of repairs and upkeep of their home and they have not taken on a mortgage. However, as Saunders suggests, social housing tenancy can come with negative social status and feelings of dependency which may impact on social tenants feelings of happiness.

These theories are important to this project because they highlight differences between the ways those with assets and those without assets view themselves. For the acquisition of assets in the form of property to change people's views of themselves and those around them (in an immediate sense) and for home ownership to carry a social status strongly suggests that home ownership may influence people's opinions on other aspects of their lives and society. It is important that these changes occur when people purchase their first home as this suggests that such feelings affect everyone who owns a home rather than only people whose assets have matured and increased their wealth.

Problems with links between Attitudes to Welfare and Home Ownership

When considering the influence home ownership may have on public attitudes, it is necessary to acknowledge that 'home owners' are not necessarily all alike and 'home ownership' is not a description of a single set of circumstances. In this last section of the chapter, I address the problems of differences in levels of equity and differences between homes and other monetary assets.

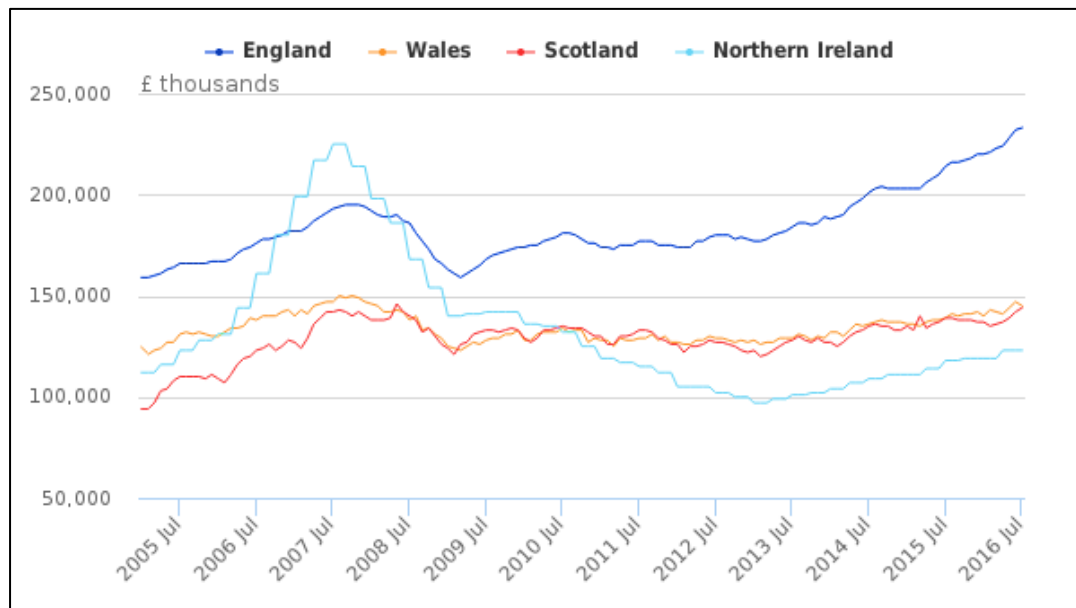
Equity

There are significant differences in financial circumstances within the group of people termed home owners. The starkest difference is between mortgage holders in comparison to outright owners, but differences also occur in relation to the value of assets held. For mortgage holders, those in the early years of repayment will possess assets of a lower value than those further along in their repayment schedule and of a far lower value than those who own their properties outright and have done so for several years. The key difference between home owners with different amounts of equity is overall wealth. This poses problems when referring to home owners as a homogenous group.

In addition, problems with the real value of people's assets also need to be addressed. Many people do not know the true value of assets that they own. For mortgage holders it is not always clear how much their stake in the property is worth at any given time. As this depends on a number of factors, including the amount of their mortgage they have repaid, the percent they have repaid, the changing value of the property and the amount they are yet to repay, it is unsurprising that people cannot be sure of the real value of their assets. This gap between real asset value and estimated asset value is an important issue to address in my thesis. Comparing how people's subjective opinions of their personal finances influence their attitudes towards welfare benefits is problematic.

Differences in equity also occur along social and geographical divisions. For instance, US scholars note that there are differences in levels of equity between different racial groups (Krivo and Kaufman, 2004; Flippen, 2001) largely reflecting wider wealth inequalities, with minority groups being the least likely to possess housing assets in the USA. Also, in the UK there are significant differences between property prices in Scotland, England, Wales and Northern Ireland. Table 3.5 shows that apart from a spike just before the most recent financial crisis (2006-2007) in Northern Ireland, England had far higher average house prices than other areas of the UK throughout the period from 2005-2016. In my analysis I will take into account differences in region.

Table 2.5 Average House Prices in England, Scotland, Wales and Northern Ireland between 2005 and 2016.



Source ONS: Land Registry, Registers of Scotland, Land and Property Services Northern Ireland and Office for National Statistics.

Homes not Houses

Further to discussions about mortgage holders and owner occupiers, there are financial and economic questions surrounding the usefulness of assets tied up in property, especially when the property is the owner's family home. As previously discussed, within owner occupiers there are significant variations in the value of assets held.

Accessing capital from a house which you live in is difficult. Outright owners have usually paid for their house by way of a mortgage and therefore are older in age. For those over retirement age some of the benefits that property assets bring to people in work become less available as means to convert their assets into capital. The opportunities to borrow against property when you are not in receipt of a stable income diminish. Venti and Wise (1991) discuss the varying merits of equity release schemes dependent on the way in which capital payments are made and the age, wealth and marital status of the person involved. Fox O'mahony and Overton (2015) found that older people who chose equity release schemes over down-sizing as a way of releasing assets did so because their home had 'home meanings' related to the house or location. Many people wanted to stay close to family, friends and within their neighbourhood. They conclude that moves towards a neo-liberal

asset based welfare model requires home owners to change their views of home ownership (O'mahony and Overton, 2015). This shows that people do not always view their homes as simply financial assets, which makes housing assets different to other types of capital that people may find emotionally easier to liquidate.

The ability of home owners to release equity through sale, as already discussed, is limited to some extent by the value of other properties being relative to theirs. Everyone needs somewhere to live, which limits peoples' ability to access the money which is invested in and accumulated through home ownership. It is possible to sell a home and rent a property instead, but many people are reluctant to do that due to the legal costs of selling a home, the cost of relocation and the removal of money from the investment scheme of home ownership.

Further to this, Schelkle (2012) notes that the global financial crisis of 2007-2009 (sic) was 'prefigured' by home ownership and the credit markets. Schelkle (2012) investigates how different policies in Europe and the United States affected the impact of the financial crash on home owners. He notes the high number of foreclosures in the US, known as repossessions in the UK; while the UK and France had more volatility in house prices (Schelkle 2012). To this end, home ownership can at times be a liability rather than an asset. The process of having your home repossessed can leave people in financial difficulties for many years afterwards. People usually lose any deposit paid on the property. They may be made personally bankrupt. Defaulting on a mortgage will affect someone's credit rating and limit their access to bank loans and other credit. Of course, everyone who cannot afford their housing costs is vulnerable to homelessness, but renters do not often face such financial ruin if they fail to pay their rent. Nor do they lose money when the housing market fluctuates. Therefore, the risks of home ownership must be considered and caution should be exercised when thinking of home ownership as an asset.

Conclusion

This chapter notes the rise, and more recent fall, of home ownership in the UK since the 1960s. I argue that there is a cultural importance that many people associate with owning their own home and there is evidence that successive governments have encouraged this through policy and rhetoric. However, despite there being a wealth of research into housing policy, there is a paucity of research into how home ownership affects attitudes towards other, central parts of the welfare state.

I find two studies which are very significant to this thesis, Kemeny (1981, 2001) and Ansell (2014), who both establish a link between home ownership and decreased support in a generous welfare

state. I draw on these previous studies to establish a hypothesis which will form the basis for this thesis. Home ownership gives people greater material wellbeing, feelings of financial security, and feelings of independence. I put forward that these attributes are linked to attitudes to social security benefits because home ownership gives people a sense of personal financial security in the form of their home as an asset. This in turn, makes people feel less reliant on the welfare state and social security benefits, and less supportive of them. The next chapter will set out the methods I used in order to test this hypothesis.

Chapter 4: Methodology

Introduction

The original empirical contribution of this thesis is based on statistical analysis using large-scale national and international datasets. The structure of the analysis has three parts:

- Time series analysis of the UK using the British Social Attitudes survey for 1984-2014 (Chapter 5).
- Comparative analysis of European countries using the European Social Survey for 2004 and 2008 in addition to tenure data from Eurostat (Chapter 6).
- Longitudinal analysis of Britain using the British Household Panel Survey for 1991 to 2008/9 (Chapter 7).

This chapter discusses the methods used to undertake this analysis, including theoretical considerations and practical methods. It firstly sets out the research questions, before discussing the use of quantitative methods and the ontological and epistemological basis for the research. This chapter also discusses the limitations of using secondary data when studying public attitudes. There are issues of reductionism when quantifying people's responses to attitudinal questions because the nuances and deeper reasoning behind answers can be lost. However, the benefit of large-scale data analysis is that it allows for national trends to be discovered, international comparisons to be made and long-term changes to be found. What may be lost at an individual level is offset by the findings at the collective level.

This chapter discusses the theoretical basis for comparative research and how to select countries to compare. Welfare typology is a useful theoretical lens to consider when comparing countries' welfare systems. However, this thesis does not categorise the countries in the study into welfare typologies because it is not the primary aim of this study to explore welfare policy and delivery systems. This thesis is focussed on people's views about social security benefits and wider welfare, their subjective attitudes, rather than the objective facts about each country's welfare system. The geographical constraints of 'Europe' were also considered along with practical issues of comparing multiple different countries. The focus of this thesis is on countries within the EU/EEA and it sought to investigate all countries in the area which had sufficient available data.

Following this, the process of data analysis presented, setting out the parameters for dependent variables and specifying independent variables. The independent variables selected were tenure,

age, gender, feelings toward ones' income, house price, geographical region and country. The dependent variables of primary interest are those which relate directly to attitudes toward social security benefits and people who claim them. More broadly, questions relating to welfare services are also relevant. If neither of these options were available, then attitudes to wider social issues, such as redistribution of wealth and inequality, were used. These were considered to be peripheral dependent variables, but could give an indication of people's wider attitudes to the social world.

Various data sources are considered for each section of analysis. It was decided to use repeated, cross-sectional data from the British Social Attitudes survey in the first chapter of British time series data analysis (Chapter 5). The second part of analysis in Chapter 6 comprised a comparative analysis of European countries using a combined data set. The European Social Survey provided attitudinal information while Eurostat provided tenure data, resulting in a merged data source which contained enough information to investigate attitudes to social security benefits in Europe. The final strand of analysis, reported in Chapter 7, was a study of attitudes in Britain using the longitudinal data from the British Household Panel Survey.

Overall, this chapter details the methods which were used to answer the research questions of this thesis. It discusses how attitudes can be measured and describes how they were measured using quantitative analysis. The theoretical background to comparative research is considered and information about the scope and nature of the secondary datasets is presented.

Research Questions

This project seeks to explore changing public attitudes towards welfare, asking whether assets affect support for social security. In particular, it addresses the following questions:

1. Is there a link between increasingly negative attitudes towards welfare benefits in Britain and increased levels of home ownership?
2. Do changes in individuals' housing tenure affect attitudes to social security benefits?
3. How do attitudes to social security benefits compare between different European countries?
4. How do the attitudes of different tenure groups around Europe differ in relation to welfare benefits?
5. Are people's attitudes linked to housing tenure status or other factors?

In order to answer these questions, this thesis firstly focuses on the UK, undertaking in-depth time series analysis of Britain which examines the relationship between the possession of assets (home ownership in particular) and attitudes to social security benefits (Chapter 5). From there it moves on to a comparative approach analysing the links between rates of home ownership and support for social security benefits across European countries (Chapter 6). This thesis finally considers the UK again in the third chapter of longitudinal analysis (Chapter 7). The last strand of analysis consolidates the findings of the previous UK results and adds extra information about how changes in tenure can affect attitudes.

Ontology, Epistemology and Measuring Attitudes

The ontological and epistemological basis for this thesis draws on a number of theoretical positions. Firstly, it is grounded in a realist perspective that is in part empirical and in part critical. The phenomena which I will study are measurable and can be analysed quantitatively but are also transitory and open to question. This thesis begins from the standpoint that there exist relationships between social phenomena that cannot be observed but are very important to understand (Marsh and Furlong, 2002). While the relationship between housing tenure and attitudes is not observable in a tangible sense, it can be measured by the differences in attitudes among tenure groups.

Secondly the ontological position is constructivist. It is concerned with how and why preferences and attitudes come to be formed (Marsh and Furlong, 2002). There are ontological and epistemological problems when studying social attitudes and policy formulation. The first, which I have already addressed previously, is whether public attitudes exist separately from wider social attitudes. This thesis argues that ontologically the notion of public attitudes exists independently from other societal attitudes, opinions and power bases, although there is a significant interaction between public attitudes and the social, political and economic spheres. In line with constructivist theory, this thesis believes it to be important to investigate the concept of public attitudes. Despite its contested nature, it is an important part of socio-political processes and it can be used to shed light on the nature of society. In this case a comparison of changes in public attitudes and differences in asset ownership will allow for analysis of how two social phenomena interact.

There are many practical factors which may limit our ability to pinpoint true public attitudes. For example, poorly worded survey questions can mislead respondents and personal reporting of opinion is subjective and may not be a true reflection of their beliefs. Further to this, it is important to address whether it is possible to accurately gauge public attitudes at all. Ascertaining people's

true attitudes, opinions, thoughts and beliefs can be seen to be a difficult or even impossible task. However, this thesis approaches this problem from a realist perspective, believing that public attitudes can be accurately gauged, to some extent.

Using Quantitative Methods

This thesis uses quantitative methods to analyse secondary, large-scale data sources. Hammersley (2008) believes that the validity of quantitative research results lies in the sample being representative and therefore allowing for generalisations to be made. For this study, the use of large-scale secondary data sources provides large sample sizes and the sources I use allow for a weight to be applied to make the data representative of the general population. As a consequence of this there is confidence that the results are valid and can support broader generalisations.

One potential limitation of using secondary quantitative data in a thesis studying attitudes is concerns distilling attitudes into quantifiable units and scales. It could be argued that this method of data gathering prevents people from fully explaining their answers or choosing answers other than those prescribed by the researcher. Limiting the answer the respondent is able to give to 4 or 5 options reduces the richness of their answer (Rolfe, 2013).

However, although quantitative attitudinal data may not shed as much light on the intricacies of attitudes as qualitative methods such as in-depth interviews, the collection of data in this way allows for a far greater number of respondents to be surveyed. The number of respondents in the British Social Attitudes survey, for example, is around 3,000 in each wave, totalling somewhere in the region of 80,000 over a 30-year period. This allows for broader generalisations and gives greater confidence in these generalisations. It is from this perspective that Marsh and Gershuny argue that social scientists should not leave quantitative data analysis to computer scientists and should fight against “creeping loss of perspective” (Marsh and Gershuny, 1991, p.93). Statistical analysis of large-scale data sets can give a broader picture that qualitative research may struggle to achieve.

Specifically to this thesis, the lack of existing research into the relationship between housing and attitudes to welfare means that it was necessary to gain a view of the ‘bigger picture’. Focusing on large-scale surveys to examine change in the UK over time, differences across Europe and change within the same people in the UK over time provides a broad account of the key trends. This allows for a comparison of thousands of people’s attitudes to be viewed in relation to their housing status and other individual attributes. The results of this thesis find substantiated links between home

ownership and social housing tenancy to their attitudes to social security benefits and are a substantial contribution to this underexplored area of research.

Ethical Considerations

This study has been approved by the University of Lincoln ethical standards committee. The ethical considerations related to carrying out this project are mitigated to a large extent by the analysis being based on secondary quantitative data. The use of data collected by others means that ethical standards should have already been considered by the organisation collecting the data. The data sets I use in this thesis are collated by well-established and respected sources. All the surveys have satisfied stringent ethical conditions set by academic or government institutions. The survey methodologies are published for transparency. I set out my data sources later in this chapter, taking into account their sampling methods. Throughout this thesis I reference the source of data which is in use.

Some of the data used in this research is individual level and deals with personal attributes. This means that a range of information relating to one respondent can be viewed. The data is anonymised and any data which could possibly reveal the identity of the respondent is highly restricted. For instance, British Social Attitudes survey allows access to information relating to geographical region but prohibits access to more precise locations unless it is specially approved. I did not request personal information for this thesis as the research questions can be answered without it. The necessity to protect respondents' identities is a feature of all the data sets used in this thesis.

The themes that this thesis deals with are not harmful to the participants. The original questions that were asked of respondents are very unlikely to have caused distress, and my research topic does not have negative implications for respondents or the wider population. The results found may have wider implications for government policy, or political decisions. However, the findings of this thesis are themselves not harmful, nor are they likely to encourage direct negative actions.

The key ethical consideration is to accurately report the findings of this study. I have taken steps to do this through not only presenting the details of my methodological approach, but also being cautious in the wording of my results. I have taken great care when reporting my findings, to not make statements which are inaccurate. In the UK analysis chapters I have spoken about what

homeowners/social tenants/private renters think because I used data sets which record each respondent's tenure and attitudes. However, in the first part of European analysis I have been fastidious in reporting that my results concern areas with higher levels of certain tenure types, as I do not have individual level tenure data.

Furthermore, I have taken steps to highlight the problematic nature of comparative research. When trying to compare tenure mix in different countries, there are issues about different countries classifying housing in different ways. This is managed to some extent by using data collated by Eurostat which asks each European country to report their tenure figures according to certain fixed definitions. However, this does not offer a full solution and results must be viewed whilst bearing in mind that countries' reported tenure mixes may not give a complete picture. Overall, the ethical risks associated with conducting this research are small, but I have taken steps to address possible negative repercussions.

Originality of this Research

In Chapter 3 Ansell's (2014) research was discussed. Ansell examined whether housing price inflation leads to less support for social security benefits. He studies the US, the UK and a comparative study of 29 countries. For the UK study he uses BHPS data and uses two dependent variables, one relating to whether the respondent thinks the government should provide jobs and the other to ideological stance of the respondent. He measures the effects of a range of independent variables including house price rises and other assets and forms of income. For his comparative study of 29 different countries he uses the International Social Survey Program. Ansell studies the respondent within the survey and makes generalisations about people across all countries included in the survey (Ansell, 2014).

Ansell's UK study (2014) differs from my own in a number of ways. The first chapter of analysis examines the effects of different tenure types and other variables such as how comfortably-off people feel, in relation to several different attitudinal questions relating directly to social security benefits. In my second study using BHPS data, I am interested in attitudes to whether the government should provide jobs, but also to other attitudinal questions. Furthermore, I am interested in making use of the longitudinal nature of BHPS and study the effect of individuals' tenure change over time on their attitudes. For my comparative research I use the European Social Survey and Eurostat data. My focus is squarely on European countries. Although I draw conclusions which are generalised across all the countries in the study, I also look at the differences between

countries in terms of attitudes and tenure mix, highlighting the original approach of my research takes and the new contribution that it brings to this field of study.

Comparative Approach

The reasons for pursuing comparative analysis of European countries, in addition to studying the UK are two-fold. Firstly, studying how housing tenure in the UK affects attitudes to benefits provides valuable and in-depth information. However, the potential to make wider assumptions about the relationship between these two issues, is limited by the country specific nature of the study. Secondly, the outcome of the analysis of the UK would benefit from being placed in a wider context. In order to gain a deeper understanding of why the results occurred, it is useful to examine the UK in relation to other European countries.

In order to construct a robust and workable methodology, I needed to not only consider the practicalities of which countries were available to study but also which countries should be studied. This is crucial to producing meaningful results and requires a theoretical selection process. Consequently, I began by drawing on the work of previous scholars who have theorised social enquiry to explain my initial position in the process of choosing suitable countries for case studies.

This project studies social phenomenon on a collective level throughout a specific time period, thus falling into a category of social research which is historical in nature, as defined by Przeworski (1970). This is opposed to a scientific approach that would aim to explain social phenomena in a way that could account for it in any geographical space or time period. In doing so Przeworski proposes that this thesis can make generalisations within an area which shares historical, cultural and social characteristics (Przeworski, 1970, p.8). With regards to this, this thesis embarks on a comparative study of western-European countries which have interconnected cultures and histories, and which have shared similar societal changes in recent times.

Further to this, examining a limited time scale firmly places this study in a historical context. The generalisations it seeks to make about the phenomena's future trajectory, along with wider social policy outcomes, are firmly limited not only to the geographical area but also the era in which it is situated. As with most observational studies into social policy, the predictions for future policy and societal changes are limited to a relatively short number of years when the social conditions remain similar to the period studied.

To ensure comparability between the countries I have chosen, I will use a range of methods. Firstly, I have chosen the countries I am to study on a logical basis, limiting my study to Europe and taking into account the different welfare systems in order to understand the nature of the systems I compare.

When testing my hypothesis, I used a range of indicators. The aim was to ensure I could measure equivalent attitudes across all the countries chosen. Contrary to Przeworski and Teune's (1973) contention that completely different indicators should be used if necessary, I argue that the countries I have chosen are culturally close enough and the data available uniform enough to use the same indicators for all the countries. However, I also used many attitudinal questions and broader indicators to ensure a general picture of attitudes was achieved.

Welfare Typology as a Selection Method?

In the selection of countries to study, the theory of typologies of welfare regimes should be considered. In particular, I wished to look into the ideas of using a 'most similar systems'/'most different systems' design (Przeworski and Teune, 1970) and using welfare typology, originally derived from Esping-Andersen's (1990) categorisation of welfare systems. Svallfors (1997) highlights the importance of considering both welfare typology and attitudes to welfare together when he notes that,

"The studies of 'welfare state regimes' have to a large extent neglected regime characteristics in terms of the attitude structures and value commitments found among populations of different welfare regimes ... The comparative studies of attitudes and values have, on the other hand, often neglected historical and institutional explanations and interpretations of attitudes or belief systems" (Svallfors, 1997, p.283).

Welfare typology seeks to identify the differences and similarities between welfare systems and categorise states to allow logical comparisons to be made. There are differences in opinion on the labels that should be attached to different systems and indeed whether systems can be categorised at all. For instance, Esping-Andersen's influential text on the topic has been widely disputed, with scholars accusing the theory as being an illusion (Kasza, 2002) and inadequate (Bonoli, 1997). However, the concept of there being different 'worlds of welfare' has generated much scholarly debate with many putting forward their own attempts to categorise welfare systems into certain types.

Esping-Andersen's theory remains a reference point for other theorists and some, such as Bambra (2004) and Arts and Tilburg (2002), believe that it still serves as a useful lens through which to compare welfare regimes. When undertaking a comparative study specifically into attitudes towards social security, Esping-Andersen's model (1990) is useful to take into account when considering the underlying differences in how the systems work on a practical level.

Firstly, Esping-Andersen (1990) identifies the state-corporatist model of welfare, which applies to countries such as Germany. This system focuses on social insurance and aims to

“consolidate divisions among wage-earners by legislating distinct programs for different class and status groups, each with its own conspicuously unique set of rights and privileges which was designed to accentuate the individual's appropriate station in life” (Esping-Andersen, 1990, p.24).

Esping-Andersen (1990) juxtaposes the state-corporatist model against 'social-democratic' systems found in much of Scandinavia, where the system strives for absolute equality rather than to produce some kind of minimum standard. These systems, as Esping-Andersen characterises them are quite different. In this thesis, it is beneficial to bear in mind differences between different systems, rather than differences between similar systems because of the housing element. Studying many countries with wide ranges in levels of home ownership and tenure type will strengthen my ability to analyse the effects of the independent variable. There may be greater differences in housing tenure in different welfare systems than in similar systems if there is a link between housing and the welfare state.

Finally, the UK is considered by Esping-Andersen to fall into a third welfare system he labels 'universalistic' (Esping-Andersen, 1990, p.25). He notes that this type of welfare system promotes equality of status but is usually found in societies with deeply ingrained class systems where most of the population are working class. However, the emergence of middle classes can cause universalistic systems to entrench the difference between the 'haves' who can afford to pay for private welfare provisions, and the 'have-nots' who rely on state welfare (Esping-Andersen, 1990, p.25). He notes that “The result is that the wonderfully egalitarian spirit of universalism turns into a dualism similar to that of the social-assistance state: the poor rely on the state, and the remainder on the market.” (Esping-Andersen, 1990, p.25). To some extent, his theory of welfare leans towards supporting a hypothesis that home ownership could be linked to attitudes. It ties in with the projection that growing numbers of people owning their own homes may lead to reduced support for Britain's state welfare system because property assets provide a form of personal insurance and increase access to funds that can be used to pay for private services and insurance.

In addition to this, the recent downturn in levels of home ownership suggests an increase in asset inequality. Increasing numbers of people of pensionable age own their own homes outright having paid off their mortgages, and are now in full possession of rapidly appreciating assets. Conversely, it is perceived to be harder than ever for young people to get onto the property ladder due to house prices rising considerably faster than wage inflation, as well as rising living costs, job insecurity and banks being more cautious about offering mortgages after the financial crash. This has led to what has been termed 'generation rent' (McKee, 2012), younger people feeling less sure that they will ever be able to afford their own homes. The inequality between an asset rich older generation and an asset poor younger generation could present a dichotomy between the financially secure and the insecure who have a greater need for state support, particularly in the form of social security benefits. While McKee (2012) is not the first scholar to have coined the term generation rent, she believes that in a period of welfare state retrenchment older people are able to rely on the homes as assets as security, but notes that younger people feel they may never achieve home ownership. This leads to a fear of long-term insecurity for those unable to get on the housing ladder.

However, this theory does not account for social inequalities which have been present in British society for much of the duration of the existence of the universal welfare state. The British class system has long since contained an established middle class and the social strata of the Working, Middle and Upper Classes has, if anything, multiplied with greater wealth variation within these distinctions. Nevertheless, Esping-Andersen's theory lends support from a welfare system typology perspective to the investigation this thesis seeks to undertake. It highlights the changing relationships between welfare systems and the society they serve. While it is useful to bear in mind the idea of there being different welfare systems in different countries which can be grouped, one of the drawbacks to Esping-Andersen's theory is that it focuses on western European states. In recent years the limits of Europe have expanded. While theories may be extended beyond the immediate situation they describe, it is important for a contemporary study of European countries, such as this thesis, to embrace a larger range of countries than a few north-western states.

Limitations of the Study: Variance in Tenure Types

The private markets, for both property ownership and the private rentals differ across European countries according to political, economic and social factors. It is important to note these differences as they may cause the experience of someone to be completely different to that of someone living in the same tenure type in another country. The emphasis placed on the importance of owning your own home may differ between countries, as may people's ability to access home ownership.

Regulation of the private rented housing market differs between countries and could affect the way people perceive themselves as private tenants as opposed to home owners. For instance, in countries with protections for tenants that allow people to have long tenancies, limited rent rises and advanced eviction notice, tenants may view renting as more favourable than those living in countries with no protections.

The way governments classify social housing is also essential to take into consideration. In the UK social housing is considered to be properties owned by local authorities and registered housing associations. It excludes cooperative and resident owned housing groups that provide subsidised housing but are not registered providers. It also excludes people receiving housing benefits – meaning that a person in receipt of housing benefit living in private rented accommodation is not considered a social housing tenant, but someone paying full rent in a council owned property is. Councils are required by the government to maintain parity between their rents and market prices. Under the Housing and Planning Act 2016 the government also allows councils to charge full market rate to tenants earning over £31,000 or £40,000 in London (Wilson, 2016).

Another example of the different forms social housing can take is highlighted by Eurostat statistics compiled by from the official statistics sources of European countries. Eurostat measures a tenure type defined as 'reduced price or free'. This definition will correspond with some states' social housing provision. However, there are robust social housing models which do not fit into this definition. For instance, Denmark declared in 2015 that 0.1% of their population resided in housing that was 'reduced price or free' (Eurostat, 2015). This is despite Denmark having ample social housing provision, occupied by around 20% of the population (Scanlon and Vestergaard, 2007). Denmark has a not-for-profit housing model, where social housing is run by tenants' associations. This also highlights the many different forms social housing delivery can take. A comparison of social housing needs to acknowledge the differences in availability, quality and type of housing social housing takes in different countries.

In order to take these differences into account, I will include country as a unit of analysis in my study. This will allow for interpretation of the results based not just on statistical results but also will allow a theoretical analysis of the way certain countries differ from each other. It will allow for the tenure mix of countries to be examined in relation to how individual tenure types respond. It will also allow for social and political factors to be acknowledged as factors in public attitudes.

Data Analysis Methods

Process of Data Analysis

In this thesis, each stage of analysis generally follows a similar process. Firstly, relevant dependent variables are identified, using the range of variables that appear to measure welfare benefits, and then narrowed down to create a small number of variables which are broadly representative those available. Following this, I use descriptive statistics to gain an overview of the dependent and independent variables. I then move on to examining bivariate relationships between the two sets of variables.

In this process I use a range of data analysis techniques. In the primary stage I use key search terms to find variables included in the data set that are relevant to my research questions. I then use simple frequency commands to gain information about the number of years, and in which years relevant variables are available, as well as looking at the range of options the respondents could choose to answer the question. This information is important in influencing which dependent variables are chosen.

Descriptive statistics, such as crosstabulations, are used to generate information and visualisations when exploring how the independent variables interact with each other and with the dependent variables. This provides an initial idea about how housing tenure and other factors affect people's attitudes to social security benefits. I then move on to the final stage of multivariate analysis, predominantly using regression analysis and multilevel modelling to test the strength and extent of the relationship between personal attributes and attitudes.

Dependent Variable Selection

It was necessary to select dependent variables that specifically reflect public attitudes to welfare. It was imperative to select dependent variables which are questions which ask for the respondent's opinions, views and beliefs. Official or reported measures of countries' social security benefits were not considered useful as dependent variables because they do not reflect public attitudes towards them, levels of support for them or what people perceive benefits to be in their country.

The dependent variables that were chosen needed to focus as closely as possible on social security benefits. Multiple dependent variables were chosen to allow for cross referencing of the results against one another. In doing this, I also selected some questions about the wider welfare system, inequality and state intervention, to reflect the wider context. These items helped to build a broader picture of attitudes which allows for a more rounded picture to be presented. They also served as a way of corroborating my findings about attitudes to social security benefits. I found attitudes to wider questions about the welfare state and inequality followed the same trends as those towards social security benefits. It is a reassuring sign that the main results of the analysis are grounded in broader social trends.

Independent Variable Selection

The key independent variable to use was, of course, housing tenure. The aim was for the selected data set to record the respondent's tenure type with a range of options, including home ownership with differentiation between people owning their home outright or with a mortgage, as well as people renting houses through the private sector and social housing. Some data sources were found to contain an even wider range of tenure categories such as information on whether people renting privately were living by themselves or with their family, or in a multiple occupancy property. Some sources differentiate between furnished and unfurnished properties being rented, or that the employer is providing the property. I decided that utilising all these categories made for too complex an investigation which would produce results that were difficult to interpret. Further to this, some of the data sets selected did not include such detailed information, so concentrating on four main tenure categories (outright owner, mortgage holder, private renter, and social tenant) allowed for a clearer comparison of results. Information such as the length of people's tenancies, the length of time left on people's mortgages, whether people had help from family members to acquire mortgages would also be very useful. However, this information was not available in the chosen data sets.

Beyond tenure there were other independent variables that needed to be included in the analysis. Age is important as asset accumulation often takes place over a person's life span. Young people are more likely to still live at home with their parents or live in temporary accommodation due to being students or moving for work. They have also usually not had enough time to pay off mortgages. In the UK, it is becoming difficult for first-time buyers, who are often younger people, to obtain mortgages at all. In some parts of Southern Europe it is common for people to live with their parents until they get married. Considering respondent age is therefore necessary in both UK and European analysis. In addition to age, it is also common to include gender as a variable as pronounced differences between male and female respondents may be significant in interpreting the results. This will be another independent variable in my study.

In the UK, house prices vary considerably in different parts of the country. For example a three-bedroom semi-detached property in south east England may cost significantly more than a similar property in the north east of England or in parts of Wales. The amount of equity, the amount house prices rise, and the initial price of a house are important factors to take into account if theorising about housing assets. Therefore, it is important in the UK study to include an independent variable which separates respondents by geographical region. I use a regional indicator comprising three categories (London, South East England, Rest of Britain) so that the most severe regional disparities are accounted for in the analysis without digressing into the complexity of comparing all of the regions in Britain.

In the European analysis, countries will be the initial unit of measurement for a geographical variable. In addition to this, the analysis explores similarities or differences in groups of countries which share common geographical, cultural, political and economic similarities, such as Scandinavian countries or Southern European countries. Subdivision of countries by region, as in the UK analysis, would be interesting but the data was not available and this would be beyond the scope of this thesis.

Other financial and economic independent variables are included in addition to tenure. The feelings one holds towards one's own income and financial circumstances is an important measure when studying assets. The two are interlinked because people who own their own homes may feel more financially secure and these feelings may impact on their attitudes. However, assets and income should be considered as quite exclusive to one another when examining the effect of housing assets on people's attitudes. I chose not to use class or income as an independent variable. Definitions of class used in quantitative studies tend to focus on income and profession as definite measures. Assessing people's income also obscures their feelings about it. Someone earning twice the national

average can feel insecure in their financial position, just as someone who receives benefits or earns a minimum wage can feel secure. As a study considering housing assets, it is necessary to isolate the economic bounds of asset ownership in order to be able to make observations about its social impact.

Selection of European Countries – Where does Europe End?

The number of countries and the scope of 'Europe' which I will study will depend to some extent on the data available. Although it is a shame if social science inquiry is too limited by practical factors, it is certainly a necessary consideration in a project of this scope. It would not be possible for me to do a cross-country comparison if the same standard of data on a range of questions relating to attitudes towards welfare and housing tenure did not exist for all of the countries I choose. Luckily, there is a wealth available data for countries within European Union (EU) and the European Economic Area (EEA) and bordering this geographical area.

I will include countries within the continent of Europe, with a focus on EU/EEA countries. It is hoped to include as many EU/EEA countries in the initial cross-European analysis as possible. However, the emphasis will be on the quality of available comparative data. It is important to compare like for like, so countries will be excluded from the analysis if data for them is not available or the data collection methods are not similar enough, for example if the tenure definitions used are significantly different. The following section considers potential datasets to use in the analysis.

Analysis Approach and Selection of Data Sources

In order to answer the central research questions posed by this thesis, this research needed to investigate the relationship between housing and attitudes to welfare in both the UK and in Europe. When conducting data analysis using secondary data, the researcher is constrained by the sources available. However, a wealth of relevant data was available and several of the sources considered contained data which was useful in answering the questions raised in this thesis. This section now reviews the different sources that were considered for each of the three analysis strands.

Chapter 5 Data Sources: British Time Series Analysis

The first chapter of analysis focuses on a UK time series analysis. The main purpose of this chapter was to find results which help to answer to the research question 'Is there a link between increasingly negative attitudes towards welfare benefits in Britain and increased levels of home ownership?'. A time series analysis allowed for both trends to be studied over a long period and the interaction between the two, plus the effects of other independent variables to be examined. To undertake this, the possible sources of data were considered.

It was decided that the **British Social Attitudes** (BSA) survey provided the best source of information to use in this analysis. British Social Attitudes survey began in 1983 to research public attitudes in relation to a wide range of topics. It is an annual survey which has run every year with the exception of 1988 and 1992. BSA uses random probability sampling and the National Centre for Social Research (NatCen) that conducts the survey maintain that this is the most accurate method of ensuring their sample is representative of the British population. It works with a sample size of around 3,000 people in each edition, although some years a greater sample size is achieved. The 2015 survey, for example, achieved 4,328 interviews from a representative random sample of adults in Britain, with a response rate of 51%.

BSA is a particularly useful dataset because of the large number of attitudinal questions it asks respondents that are welfare related. Although some of the questions have varied in different years, there are a number which have been asked every year since the survey started. It includes between 10 and 20 variables that are directly related to attitudes to welfare, as well as many more variables that may be indirectly related to attitudes, such as positioning on the left-right political scale. It was useful to have multiple measures of attitudes to welfare contained in the data set, to allow for a range of dependent variables to be compared with the independent variables. It was also essential that this thesis examines the relationship between these questions the tease out subtle differences and, more importantly, to find common ground between them. BSA also contains many appropriate

independent variables which allowed for a range of intervening variables to be compared with attitudes to welfare. This was essential in answering the research question of whether it is housing tenure which affects attitudes, or other factors which do so.

Further to this, BSA was chosen because it contains both attitudinal and tenure data at an individual level. This allows for the views of individual outright home owners, mortgage holders, private renters and social tenants to be studied. This provides a level of insight which cannot be inferred from simply comparing overall tenure figures for the UK to average changes in attitudes. BSA survey dataset also had the advantage of running annually since 1983 (excluding 1988 and 1992), which provides the opportunity to examine changes in attitudes over time. It fits in with the time-period of interest to this study and continues up to the present day, so contemporary attitudes can be studied. The British Social Attitudes survey was used as the main data source for the first wave of UK analysis in this thesis.

The **English Housing Survey** was considered as a possible data source. English Housing Survey is a continual, annual survey of UK households commissioned by the Government Department for Communities and Local Government. It consists of 13,300 face-to-face interviews, of which around 6,000 of the households also have a physical survey assessing the interior and exterior of the property. The survey collects a range of information relating to the respondent's personal circumstances about household composition, ethnicity, nationality, economic status, education and health. It then asks detailed tenure questions that including about people's rent and mortgage payments, length of their tenancy and future aspirations. There are also rotating special topics which are included in some waves of the survey, of which levels of satisfaction with the property and the ownership of a second home are of interest to this study.

The English Housing Survey clearly provides a wealth of information relating to housing, however it is limited to questions on housing only. There are no questions in relation to attitudes to welfare benefits, nor attitudes to wider social issues. It could have been combined with another data set which asks attitudinal questions, but then would not allow for individual attitudes to be compared with their personal housing information. It is due to the lack of dependent variables contained in this data set, that it was not utilised in this thesis. Overall, the British Social Attitudes survey contained information about attitudes to welfare, tenure and other personal information that was needed to answer the key questions posed by this thesis.

Chapter 6 Data Sources: Comparative European Analysis

The aim of Chapter 6, the second analysis chapter, was to ascertain how attitudes to social security benefits vary between European countries and how the attitudes of different tenure groups in Europe vary in relation to welfare benefits. I identified three potential European data sources. The compilation of large studies covering many countries makes comparative analysis possible in a way that could never be achieved by an individual researcher collecting their own data.

Considering dependent variables, there are two European datasets which contain useful questions relating to attitudes to social security benefits; the European Social Survey and the Eurobarometer. They both could have been of use in this study and have similarities in that they address attitudinal questions directly in only one wave, their respective 2008 surveys.

Eurobarometer reports twice yearly and has been running since 1974 (European Commissioner, 2017). It consists of roughly 1000 face to face interviews per country. The most recent survey was carried out in November 2016. It surveyed 34 countries; the 28 European member states, 5 candidate states and Turkish Cypriots. It includes a number of attitudinal questions relevant to this study. The main wave of interest is from 2008 when questions directly relating to unemployment benefits are included. However, there are other lifestyle questions that are partially useful in understanding wider social trends surrounding attitudes to social security benefits.

The **European Social Survey** brings together data from European countries' official data collection sources. The questions are standardised across all countries but omissions and yearly differences in which questions are asked do occur between states. For the countries I have chosen to compare the sample sizes are substantial. For example, in Round 2 (2004) the UK and Sweden have 1894 and 1943 respondents respectively and Germany has 2865. These comfortably exceed the effective achieved sample size of 1500 that the ESS requires countries with populations of over 2 million to meet.

One of the most useful features of ESS is that it provides uniform data across European countries, to enable comparative research. The ESS sampling strategy aims to achieve comparability through the sampling strategy and its implementation (ESS, 2016). This is a great asset when undertaking comparative studies as it eliminates problems with trying to compare different attitudinal data sets.

ESS data fits closely with the data this thesis would use ideally use if it had the resources to collect its own on this scale. This would be aggregate data collected from a range of European countries and collected at regular intervals of no more than three years apart but ideally annually. ESS fulfils these criteria and has a number of relevant questions surrounding attitudes. It only contains housing data

in one wave, Round 2 (2004), which is useful but less than ideal. However, it is possible to use housing data from other sources, which provides a partial solution to this shortfall in information.

The European Social Survey was chosen to be used in this analysis because it contained a greater number of questions specifically about social security benefits. It also contained tenure data in an earlier wave which also has societal trust questions. These questions on wider attitudes were related to the hypothesis and it was an opportunity to compare results from the individual level tenure data contained in the survey and the imported country level data from Eurostat.

Due to the lack of availability of housing tenure information in the ESS, it was necessary to draw on another source to tenure data for the European countries being studied. Although ESS data does contain tenure data in its 2004 wave, that is not the same wave as its questions surrounding social security benefits. Therefore, in order to compare attitudinal questions with tenure data from the same year, and extra source was needed. This is a limitation of the study, as country level data and individual level attitude questions cannot be matched to provide data on the attitudes of individuals in each country. Rather a general picture of the attitudes of people living in areas with higher proportions of each tenure type will be sought. Eurostat was chosen for this purpose because it contains uniform tenure data reported by a large number of EU/EEA countries and it has data for years 2003-2015.

Eurostat is the statistical office of the European Union and collates data from official data services of European countries. Eurostat stresses the importance of reliable and objective statistics and aims to “compare apples with apples” (Eurostat, 2017). The uniformity of Eurostat data is one of its biggest strengths. It is very useful for comparative studies, such as this, to be able to use statistics collected using the exact same definitions and methodology. Eurostat collects data on a large number of social, environmental and economic topics. For this study, the data which it collects on housing is relevant. It collates yearly tenure data between 2003 and 2016. It includes tenure categories which differentiate between home owners with and without a mortgage or loan, and tenants who rent at market price and who pay a reduced rent. It also collects information on dwelling type (such as semi-detached house, flat) and has urban/rural indicators.

Overall, the combination of ESS data with Eurostat data enabled an analysis of how levels of different tenure types interact with attitudes. It was possible to assess attitudes in relation to countries, for which the tenure mix was known, and in relation to areas of Europe with higher and lower proportions of home owners, social renters and private renters. Collectively, these data sources provided enough information to answer the research questions. The ESS data on attitudes

was particularly valuable as it related so closely to social security benefits, and the Eurostat tenure data helped to shed light on the effects housing tenure may have on attitudes.

Chapter 7 Data Sources: Longitudinal British Analysis

Chapter 7 was the third and final chapter of analysis. It answers the research question ‘Do changes in individuals’ housing tenure affect attitudes to social security benefits?’. It also helps to provide additional information about whether the concurrent trends of rising home ownership and increasingly negative attitudes to welfare benefits in the UK were related, and whether attitudes are affected by tenure or other social and personal attributes. All in all, this final strand of research was intended to use longitudinal data to form a temporal perspective of how tenure affects attitudes in the UK. In order to do this, several longitudinal data sets were considered.

The **Labour Force Survey** is conducted by the Office for National Statistics (ONS) aims to collect information on employment in the UK. It began in 1973 as an annual survey and has been conducted quarterly since 1992. It surveys 40,000 households and 100,000 individuals each time. It is longitudinal and “respondents are interviewed for 5 successive waves at 3 monthly intervals with 20% of the sample being replaced every quarter” (ONS, 2015). It gathers information on respondent’s employment situation, training and educational needs and income from work and benefits (ONS, 2015). The frequent nature of this data set is a strong point, as is that it is longitudinal. However, the questions it asks are more focused on information rather than public attitudes. Its potential contribution to this project would seem to be peripheral, as a measure of actual employment and benefits levels to compare attitudes to.

The **British Household Panel Survey** (BHPS) was a longitudinal survey which ran for 18 years between 1991 and 2009. It includes a range of social and personal questions, as well as tenure data. It is a large panel survey which actively follows up respondents. Households from around the country are surveyed which results in roughly 10,000 individuals being surveyed in each wave. The data is weighted to be representative of the population and the survey covers the whole of the UK in waves after 2001. Official literature states that samples from Scotland and Wales were added to the survey in 1999 and 2,000 households in Northern Ireland were included from 2001, meaning that the survey is UK wide (British Household Panel Survey).

There are a range of social attitudes questions relating to welfare provision generally and social security benefits directly. Not all attitudinal questions are asked in every wave of the survey, but

information on which variables are included in which waves is very easily available and shows that many attitudinal questions are repeated in multiple waves.

The tenure data collected by BHPS is detailed, containing a tenure variable with ten categories. These include differentiating between mortgage holders and outright home owners, as well as local authority tenants and housing tenants. Tenure data is collected for every respondent in every year of the survey. As an added level of detail, BHPS also notes respondent's previous recorded tenure, which creates a direct link between the waves and allows for changes to be observed. In addition to tenure, there are a number of other useful independent variables contained in BHPS. In addition to this BHPS also includes information about the respondents' highest qualification and their marital status. The British Household Panel Survey was therefore found to be the most useful source to complete the analysis required to address the research question.

Understanding Society is an ESRC funded UK household longitudinal study which began in 2008 and samples 40,000 households. It is an annual study and is the successor to the British Household Panel Survey which followed 8,150 participants, who have now been incorporated into the Understanding Society survey. This gives the possibility of mapping trends across 24 years. The survey uses random sampling based on geographical areas in order to sample people from around the UK. Post codes are randomly selected and households within these post codes are selected by further random sampling. This is beneficial to this thesis because it provides data from respondents from a range of housing tenures and locations in the UK. The latter is important as house prices vary considerably, both around the country and within towns and cities, this gives me the opportunity to study home owners with varying amounts of equity.

In considering the appropriateness of the available data, I identified ten appropriate dependent variables in BHPS. There was also in-depth tenure information. Combined with the longitudinal nature of the survey, this made the data a highly suitable source. The only drawback of BHPS is that it was discontinued after 2009. The successor survey, Understanding Society, can be used in combination with BHPS. However, unfortunately Understanding Society does not contain any variables on attitudes to welfare. This renders it unusable in this thesis, which is a disadvantage as a longer and more contemporary survey period would have been beneficial in answering the questions posed in this study. However, I conclude that the longitudinal nature of BHPS, combined with a separate analysis of BSA which contains more contemporary data, will provide both the breadth and depth of results that are needed. The longitudinal element of BHPS allows for an extra level of analysis to be undertaken as changes within individuals can be studied over time, which will add to the understanding of how people's attitudes to social security benefits change over time.

Summary of Data Sources

To summarise, there are 4 main data sources used in this thesis. The British time series analysis used repeated, cross-sectional data from the British Social Attitudes survey, presented in chapter 5. The second analysis chapter (Chapter 6) comprised a comparative analysis of European countries using a combined data set. The European Social Survey provided attitudinal information while Eurostat provided tenure data, resulting in a merged data source which contained enough information to investigate attitudes to social security benefits in Europe. The third strand of analysis, set out in Chapter 7, was a study of attitudes in Britain using the longitudinal data from the British Household Panel Survey.

Each data source allowed for a different kind of analysis, which in total amounted to a breadth of findings about the relationship between attitudes to welfare and housing tenure. Using multiple sources allows for comparison between results and produces both a breadth and depth of findings. As it is based on secondary data sources, this thesis acknowledges the valuable work that goes into carrying out large-scale national surveys and collating international data. This thesis aims to add value to this work through new analysis of the survey findings. In the next section of this chapter I go on to define the originality of this thesis before discussing the use of a comparative analysis approach.

Conclusions

This chapter presents the quantitative methods of analysis and the theoretical considerations in this study. It sets out the structure of the next section of the thesis, that there are three parts to the analysis covering a range of time-scale, comparative and longitudinal investigation. There will also be a mix of studying Britain and European countries.

The study will use large secondary data sets, bringing together existing resources to conduct new research. This project aims to undertake an in-depth analysis into the relationship between home ownership and attitudes to social security benefits in the England and Wales over time. It then seeks to undertake a comparative analysis of European countries, assessing whether links between levels of support for social security benefits and levels of tenure mix can be found in other European countries. It finally returns to Britain to assess how tenure changes in a person's life can alter their attitudes.

Chapter 5 Time Series Data Analysis: Exploring the influence of tenure on public attitudes to social security benefits in Britain (1983-2014).

Introduction

In this first chapter of data analysis, I explore how tenure interacts with public attitudes to social security benefits in Britain. The aim is to provide a picture of British attitudes over a 30-year period using the British Social Attitudes Survey.

The analysis in this chapter takes place in several stages. I begin by explaining the process of assembling the data set and what content is included in the data. I use British Social Attitudes (BSA) survey data from 1983 to 2014. I explain how the data was downloaded and constructed. I note the availability of dependent variables and reconfigure tenure data into one comprehensive variable.

Secondly, I go on to assess the possible dependent variables. I take into account the number of years a question was included in the survey and how they correlated with each other. I settle on investigating three attitudinal questions/statements, all of which are measured on a 5 point scale from strongly agree to strongly disagree:

- “What is the Respondent’s view of the level of benefits for unemployed people?”
- “The government should spend more money on welfare benefits for the poor, even if taxes rise”
- “The government should redistribute income from the better-off to those who are less well off”

The next stage of analysis was to explore independent variables of tenure, age and income using descriptive statistics. The interaction between tenure and age, is particularly notable with older people becoming increasingly likely to own their own home between 1983 and 2014, while younger age groups became less likely to do so after the early 2000s. I find that levels of home ownership grew in Britain from the early 1980s to the early 2000s when it reached a peak. During the same period the number of social renters fell and after 2003 the number of private renters grew. The number of younger people buying their own home is decreasing. Despite this, home ownership is still the dominant tenure type in Britain.

From there I go on to explore the data using descriptive statistics, looking at how aggregate tenure figures correspond with overall answers to the attitudinal questions. I find that attitudes towards

generous social security benefits have become increasingly more punitive between 1983 and 2014. According to the descriptive statistics, home owners were generally the most likely tenure type to agree that benefits are too high and discourage work, and the least likely group to think that the government should spend more on welfare and redistribute income. Conversely, social renters were consistently the least likely to think benefits are too high and the most likely to favour increased welfare spending and redistributive policies. These results were borne out across the time period.

Following this, the chapter moves on to the final stage of analysis which involves running multivariate tests such as regression. My regression analysis of the UK data had three parts. Firstly, I conducted a binary logistic regression, testing for the effect of tenure type, age and gender, and regional variation on the respondents view of levels of benefits for unemployed people. I then investigated how the effect of tenure type changed over the time period. Following this, I investigate how respondents' views on how comfortably they are able to live on their present income interacted with the previous findings.

I found that tenure does have an impact on attitudes to social security. The regression analysis resulted in similar outcomes to the descriptive statistics. I found that social renters were the least likely tenure group to believe that unemployment benefits are too high and the most likely group to think that the government should spend more on welfare and favour government redistribution of resources. Conversely, home owners were more inclined to think benefits are too high and less likely to favour higher spending on welfare and more redistribution. However, it was the views of social tenants which showed the greatest divergence from the other tenure types. Further to this, I also found that feelings of financial security have an impact on attitudes as those reporting that they are finding it difficult to cope on their current income were less likely than others to think that unemployment benefits are too high.

When the time period was split in two, before and after the home ownership peak of 2004, these initial findings were magnified in the later period. Splitting the time period was carried out to explore whether the relationship between housing tenure and attitudes changed when home ownership levels began to fall. Between 2004 and 2014, the difference in attitudes between social renters and home owners grew. Also, during this time period, age seemed to have a greater effect on attitudes as younger people were less likely than those over 60 to believe that benefits are too high.

Data Assembly

The first task when undertaking secondary data analysis is to acquire the data. Thirty years of BSA data were available, from 1983 to 2014. The files were downloaded individually before being merged into one. There were a very large number of variables in the individual survey files. Not all of these variables were relevant to this analysis. Merging all the files in full would have resulted in an unnecessarily large data set. Therefore, when merging the files, variables deemed unrelated to this project were dropped. This in itself is a considerable amount of work – 1,742 variables were dropped for the data set. The resulting data set still has 8,820 variables and 95,000 respondents.

Bringing together data in this way is essential in allowing long-term trends in social phenomena to be studied. In their own work amalgamating data on crime victimisation and social attitudes, Jennings et al. (2015) stress that it is important that such data sets are created so social researchers are able to do multi-disciplinary long-term evaluation of the impact of social trends (Jennings et al., 2015). There is a wealth of survey data available that is yet to be fully explored. Creating an amalgamated data set will allow for future research to be undertaken, beyond the work done in this thesis.

The next stage of data assembly was to examine the data more closely and gain a good understanding of the content. Firstly, it was confirmed that there were the relevant dependent variables to conduct analysis which would answer my research questions. There were many questions which asked respondents about their attitudes towards social and political issues. These included questions regarding their opinion of benefits claimants. For example, one question asks people to what extent they agree or disagree with the statement “Most people on the dole are fiddling in one way or another”. This is very much related to this thesis through notions of deservingness and rights to social security benefits, but it was decided that such questions are dealing with the moral character of welfare claimants. This is about individuals and trust in others, rather than whether social security benefits are fair and adequate, and what level of support the state should give. It was decided that these types of question were not appropriate. The dependent variable questions identified relate to welfare policy and inequality and provide a very good basis for this analysis.

I found that there were 19 variables relating to attitudes to welfare. Later in the chapter I present them in full, alongside information on which questions were asked in which years. Some of the variables are available in every or most years of analysis, whereas some were only included in a few waves of the survey. Naturally, the more years the dependent variables featured in the survey, the

more useful they are as dependent variables which can be studied over time. It was decided to use the following variables as dependent variables in further analysis:

- *DOLE* "Respondent's view of the level of benefits for unemployed people"
- *morewelf* "The government should spend more money on welfare benefits for the poor, even if taxes rise"
- *redistrib* "The government should redistribute income from the better-off to those who are less well off"

Following this, all necessary independent variables were identified. There were four tenure variables included in the datasets, most spanning several years and at times overlapping with one another. Three of these variables made the distinction between outright home owners and mortgage holders. One did not, but was useful in itself as it is the only tenure variable to be present in every wave. Every other wave is covered by one or more tenure variables which differentiate between owner occupiers and mortgage holders, except for 1983. In addition to this, 'Tenure7' which is included in wave 2010-2014 brings in 'shared ownership' as an addition to the 'mortgage holder' response. Consequently, the tenure variables were recoded into a single variable which allows for the respondents' tenure to be ascertained for all years, with all years except for 1983 differentiating between mortgage holders and owner occupiers.

The data also contained information about which geographical region of Britain the respondent lived in at the time of the survey. I chose to use this as a control variable in my later regression analysis. I separated London and the South East from All Other Regions as three categories. This enables the analysis to determine whether high house prices in the south east and London (and thus higher personal assets) had any effect on attitudes.

The independent variable of age was available in the dataset. The age of each respondent is recorded at the point of interview. This allowed me to create age groups to study based on tenure factors. I formed three age groups; the youngest was 18 to 39 years olds which I chose as potential first-time buyers and the least likely to own their own home in more recent years. I also grouped 40 to 59 year-olds as people more established in their life-courses in terms of careers and incomes, and the over 60s as people entering retirement. These are the categories I will broadly use in my analysis.

I used financial security as an additional independent variable in this analysis. BSA contains data on respondents' income, but also records how they feel about their current financial situation.

Respondents are asked “Which would you say comes closest to your feelings about your household income these days?”, with possible responses of:

- Living really comfortably on present income
- Living comfortably on present income
- Neither comfortable nor struggling
- Struggling on present income
- Really struggling on present income

In my analysis I condense these five categories into 3, which are ‘Living comfortably’, ‘Coping’ and ‘Finding it difficult’. These responses are a good addition to this analysis as they add another measure of how people feel about their financial situation. I now move on to the next stage of analysis, which is to provide more detail on the dependent variables.

Dependent Variables - Attitudinal Questions

In examining the data, 19 variables relating to attitudes to welfare were found. These are displayed in Table 5.7, with the variable name along with a descriptive label. Table 5.7 shows the dataset containing a large number of questions which directly ask about respondents' attitudes towards government spending on welfare and how welfare affects people. There are also various questions surrounding government responsibility to provide welfare services and claimant responsibilities when receiving state support.

Table 5.7: BSA Potential Dependent Variables.

Variable Name	Variable Label
<i>damlives</i>	Cutting welfare benefits would damage too many people's lives
<i>morewelf</i>	The govt should spend more on welfare benefits for the poor, even if taxes rise
<i>proudwlfr</i>	The creation of the welfare state is one of Britain's proudest achievements
<i>Richlaw</i>	There is one law for the rich and one for the poor
<i>welffeet</i>	If welfare benefits weren't so generous, people would stand on their own two feet
<i>welfhelp</i>	The welfare state encourages people to stop helping each other
<i>welfresp</i>	The welfare state makes people nowadays less willing to look after themselves
<i>GovResp6</i>	Govt's responsibility to provide a decent standard of living for the unemployed
<i>GovResp7</i>	Govt's responsibility to reduce income differences between the rich and poor
<i>GovResp9</i>	Government's responsibility to provide decent housing for those who can't afford it
<i>INEQRICH</i>	Inequality continues to exist because it benefits rich and powerful?
<i>CONFLIC1</i>	In GB, how much is there conflict between poor people and rich people?
<i>Redistrib</i>	Government should redistribute income from the better-off to the less well off
<i>bigbusnn</i>	Big business benefits owners at the expense of the workers
<i>Dole</i>	Respondents view of the level of benefits for unemployed people
<i>TaxSpend</i>	If govt had to choose which should it choose, to cut tax or spend more?
<i>FailClm</i>	Large numbers of people who are eligible for benefits these days fail to claim them
<i>FalseClm</i>	Large numbers of people these days falsely claim benefits
<i>SocSpnd1</i>	More or less government spending than now on benefits for unemployed people

Table 5.8 shows the survey years each question was asked in. Some questions were only contained in a small number of waves, while others are repeated in many waves. *Dole* "Respondent's view of level of benefits for unemployed people" and *TaxSpend* "If the government had to choose, which should it do, cut taxes or spend more" are the only two variables to be contained in every year of BSA between 1983 and 2014. However, as shown in Table 5.8, there are several other variables which are contained in many years of the survey, which would still be viable dependent variables.

The questions which were only asked in a handful of years are less useful as dependent variables when looking at the whole time period. However, if these variables were considered to be important in understanding the relationship between tenure and attitudes to welfare, analysis could potentially be conducted using individual years as stand-alone snapshots. This is possible as the independent variables of tenure, age, gender are certainly included in all waves of the survey. Furthermore, even a small number of years could be compared against one another. This would be of value as the socioeconomic and political climate of those particular years could be taken into account. Consequently, further investigation into the dependent variables needs to take place to ascertain which are the best measures to use in this analysis.

After running correlations on these indicators (Found in Appendix 5. Tables 5.9 and 5.10), I found there to be moderate correlations between many of them and housing status, as well as with each other. Interestingly, none of the dependent variables correlated moderately or strongly with the tenure group private tenant. Although many showed correlations with both Home Owners/Mortgage Holders and Social Tenants. However, several of these questions which strongly correlated with tenure categories, (such as three questions on the government's responsibility to provide decent housing for those who can't afford it, living for the unemployed, and to reduce income differences between the rich and poor) are only included in a few years of BSA. Others are only included in later years, such as *Damlives* "Cutting benefits will damage too many people's lives". Conversely, some questions which are included in many years of the survey show weaker correlations with other variables, such as *Taxspend* "The government should cut tax or spend more".

I identified the variable "Respondent's view of the level of benefits for unemployed people (DOLE)" as correlating moderately with tenure type, and with some of the other variables. This suggests that it could be seen as reasonably representative of the attitudinal questions. It does not show the strongest correlations. However, as being theoretically highly relevant to answering my research questions, it also has the advantage of being included in every wave of the survey. It is important to include a dependent variable that has the maximum amount of data available, so this variable will be used in further analysis. In addition to this, the variables *redistrib* "The government should

redistribute income from the better-off to those who are less well off” and *morewelf* “The government should spend more on benefits for the poor, even if tax increases” have been chosen. They are both included in many years of the survey (respectively 27 and 25 years out of a possible 30). They are also closely related to the questions this thesis seeks to answer and show a moderate connection with the other variables. These three variables will now be explored using descriptive statistics.

Table 5.8: BSA potential dependent variables contained in each survey year.

	Dole	TaxSpend	richlaw	bigbusnn	redistrib	welfeet	morewelf	FailCln	FalseCln	damlives	Proudwlif	welfresp	SocSpnd1	welfhelp	GovResp7	GovResp6	INEQRICH	GovResp9	CONFLIC1
1983	X	X						X	X			X		X					
1984	X	X	X	X	X	X	X	X	X			X		X					
1985	X	X						X	X			X		X	X	X			
1986	X	X	X	X	X			X	X			X			X	X			
1987	X	X	X	X	X	X	X	X	X			X		X			X		X
1988																			
1989	X	X	X	X	X	X	X	X	X			X		X		X			
1990	X	X	X	X	X	X		X	X						X	X		X	
1991	X	X	X	X	X	X	X					X		X	X				
1992																			
1993	X	X	X	X	X	X	X					X		X					
1994	X	X	X	X	X	X	X	X	X			X		X					
1995	X	X	X	X	X	X	X					X		X					
1996	X	X	X	X	X	X	X					X		X	X	X		X	
1997	X	X	X																
1998	X	X	X	X	X	X	X	X	X			X	X		X				
1999	X	X	X	X	X	X	X	X	X			X	X				X		X
2000	X	X	X	X	X	X	X	X	X	X	X	X							
2001	X	X	X	X	X	X	X	X	X	X	X								
2002	X	X	X	X	X	X	X	X	X	X	X		X						
2003	X	X	X	X	X	X	X	X	X	X	X								
2004	X	X	X	X	X	X	X	X	X	X	X		X				X		
2005	X	X	X	X	X	X	X	X	X	X	X								
2006	X	X	X	X	X	X	X	X	X	X	X		X		X	X		X	
2007	X	X	X	X	X	X	X	X		X	X								
2008	X	X	X	X	X	X	X	X	X	X	X		X						
2009	X	X	X	X	X	X	X	X		X	X						X		X
2010	X	X	X	X	X	X	X	X	X	X	X								
2011	X	X	X	X	X	X	X	X		X	X		X						
2012	X	X	X	X	X	X	X	X	X	X	X				X	X		X	
2013	X	X	X	X	X	X	X	X	X	X	X		X						
2014	X	X	X	X	X	X	X			X	X								

Independent Variables - Tenure Data

The tenure data in the BSA will be used as a primary independent variable in this analysis. The data collected from random sample of around 3000 respondents each year gives a snapshot of tenure levels in the UK each year. Fig. 5.1 shows BSA tenure data for home owners, people renting privately and people renting social housing between 1984 and 2014. Due to the data being collected through a sample of the population, it naturally does not correspond exactly with official data collected from the entire UK population.

Fig. 5.2 shows data collected by the Office of National Statistics (ONS) as part of the decennial Census. A comparison of the two graphs shows some differences between the numbers. The census data records home ownership as peaking in 2001 at 69%. BSA data records 71.6% home ownership in 2001, reaching a high point of 75.6% in 2004. As it is only conducted once every ten years the census data cannot follow annual trends. However, it is the most accurate complete survey of the UK population available and it is very useful in verifying the accuracy of smaller surveys. In this case the random sampling techniques of the BSA survey seem generate data with a good likeness to the whole population. Not only are the two percentages for 2001 reasonably similar, BSA data shows 65.1% of people owning their own homes in 2011, compared with a 64% recording in the census. BSA's reported peak in 2004 is reflected in other sources: ONS Labour Force Survey reported a peak in home ownership in 2003 at 71%; the Resolution Foundation considered home ownership to have peaked in 2003 at 72%.

Figure 5.1 British Social Attitudes survey data, percentage of Home Owners, Private and Social Renters by Year.

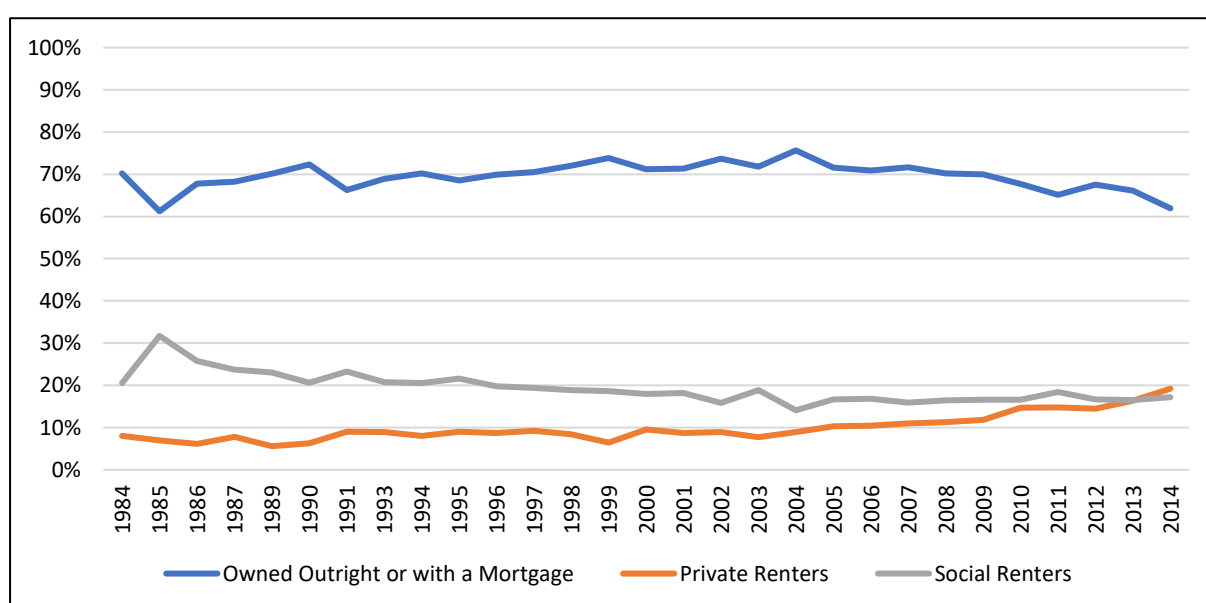
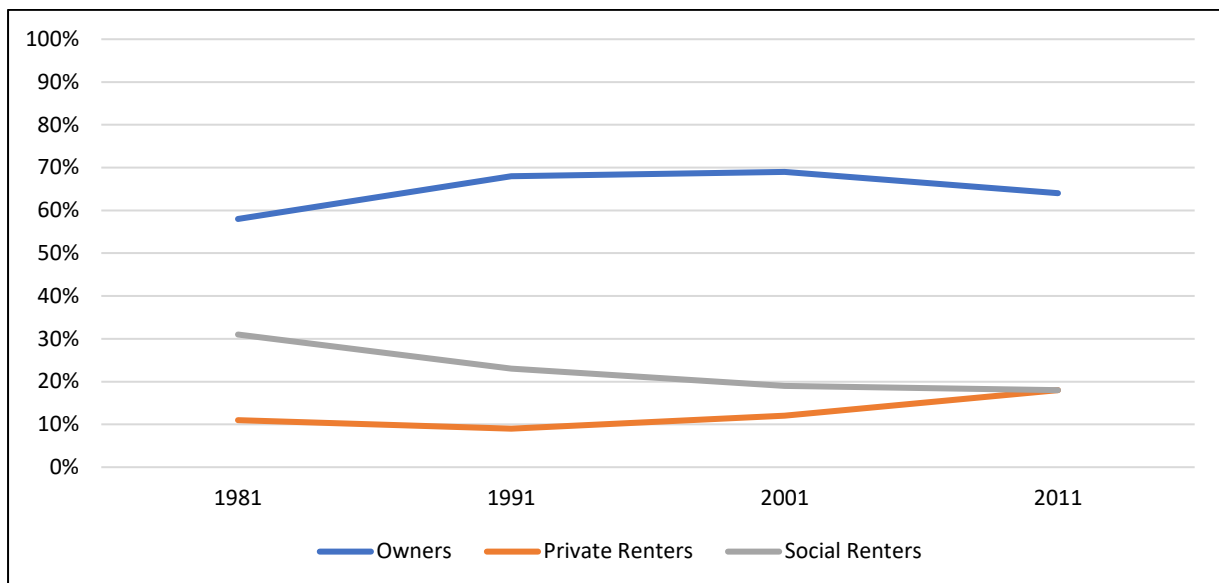


Figure 5.2 Office of National Statistics Census Data, percentage of Home Owners, Private and Social Renters by Year.



ONS Census and BSA statistics for private renters show a greater variation, but for social renters there are strong similarities. Census data finds 12% of people living in the Private rented sector in 2001, while only 8.7% of BSA respondents reported doing so. In 2011 there is greater parity with the Census recording 18% and BSA 19.2%. Of social renters, the findings are more similar with BSA finding 18.2% of respondents claiming to be social renter in 2001 compared with the Census figure of 19%, and in 2011 the recordings are BSA 17.2% and Census 18%.

Overall, the differences between the Census statistics and BSA figures should be noted and taken into account during the analysis. Surveys which use a random sample are expected to differ to some extent to Census data and the difference may affect the results. However, the BSA tenure levels do compare favourably with the Census data, and certainly give a true reflection of the proportions of each tenure group in the UK, even if they are slightly inaccurate in terms of the exact percentage. The benefit of using BSA tenure data, instead of importing a different source, is that it provides an individual tenure profile for each respondent that can linked to their other responses. This allows analysis of what individuals believe about many issues. The alternative would only allow for a general link to be made between levels of home ownership at any given time and individual attitudes, which provides a lesser insight into the link between the two.

Independent Variables – Age

In addition to tenure it is important to include other independent variables in the analysis. This serves a dual purpose. Firstly, it sheds light on how other characteristics shape a person's attitudes towards social security benefits, which is of interest in this study. Secondly, and more crucially, it allows us to separate tenure as a distinct variable. For example, if most home owners happen to be older men and most private tenants are younger women, testing only for tenure may produce results which suggest that home ownership affects people's attitudes, when in fact the link is between age and gender not tenure. It is precisely for this reason that age has been identified as an important factor to consider in this analysis. Here, I will consider how age interacts with tenure.

Fig. 5.3 shows how age ratios of home owners have changed quite notably over time. The data is from the English Housing Survey, and shows figures collected roughly every ten years since 1981 (1981, 1991, 2001/2002 and 2013/14). The two youngest age groups have seen a marked decrease in the amount of people owning their own homes. Thirty-two percent of 16 to 24 year-olds had bought their own homes in 1981, a figure which increased to 36.1% in 1991. However, by 2013/14 just 8.9% of those under 25 owned their own home. The percentage of 25 to 34 year-old home owners also decreased from 62.1% in 1981 and 66.5% in 1991 to 35.8% in 2013/13. Conversely, of people aged over 65, around 50% owned their own home in 1981, compared with over 75% of them in 2013/14.

This shows not just a marked increase in older home owners and a decrease in younger people on the housing ladder, but a complete change in the age demographics of home ownership. In 1981, pensioners were less likely to own their own home than people of working age over 25. Those aged 35-44 were the most likely to own their house. 30 years later in 2013/14, pensioners are the age group with the highest proportion owning their own homes, and are far more likely to do so than people aged under 44.

The time trend changes make sense, as the younger people on the housing ladder in the 1980s and 1990s are now established home owners in their 60s and 70s. Meanwhile, the housing market has changed and younger people are finding it increasingly harder to get on the property ladder.

Figure 5.3: Percentage of different age groups owning their own home, since 1981 (English Housing Survey Data)

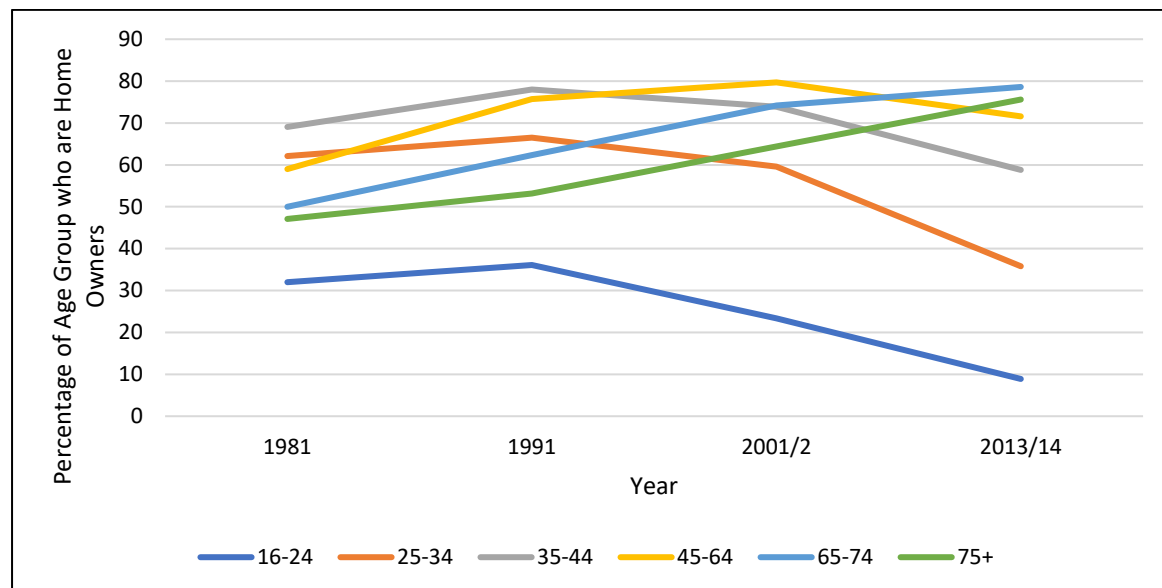


Table 5.4 uses BSA tenure data to present an average rate of outright home ownership and home ownership with a mortgage by age group between 1983 and 2014. It shows that older people have on average been more likely to own their own home outright. As discussed in earlier in this thesis (Chapter 3), this is most likely because assets in the form of home ownership are usually accumulated over time, possibly over a period of more than 20 years if in receipt of a mortgage. Meaning that older people have had time to pay off their mortgages and loans. However, the divide between old and young has widened in recent years, with only 7.7% of people aged between 18-39 owning their own home outright in 2014.

Table 5.4. Tenure Type by Age Group, BSA Data 1983-2014.

Age	Others %	Own Outright %	Mortgage %
18-39	37.9	17.8	44.4
40-59	22.5	32.7	44.8
60+	29.1	63.0	7.9
N	29,369	33,796	96,890

Independent Variables – Income and Financial Security

As Tables 5.5 and 5.6 show, there is a difference of more than 30 percentage points between the highest level of home owners who felt they were living comfortably and the year the most social tenants felt they were doing so. In 1985, more than twice as many (44.6%) social tenants were 'finding it difficult' to live on their household income compared to home owners (21.8%). Since 1999 around 10% of home owners reported finding it difficult, while the percentage for social tenants hovered around the mid-30s to the low 40s. It is also interesting that the proportions of each tenure type who considered themselves to be comfortably off was broadly similar during the 1980s and 1990s. In the period between 2010 and 2014 more home owners than at any other time said they felt they were living comfortably. Interestingly, during the same time period the highest level of social renters throughout the whole time period were also recorded living comfortably, but this time period also saw the highest numbers of social renters finding it difficult to cope. In both groups the numbers of people who are coping on their present household income are diminishing, with rises in people at either end of the spectrum.

These results are important to consider because although the aim is to tease out what influence housing tenure has on attitudes to welfare, it is necessary to understand the effect that other variables have and how they interconnect. Income and tenure type are of course linked through low incomes limiting people's access to mortgages and home ownership, and also high incomes limiting access to social housing in some areas. These results show that there are disparities between how home owners and social tenants feel they can manage on their current income. This needs to be taken into account because this will have a bearing, alongside assets, in influencing public attitudes.

Table 5.5: Social Renters feelings about their household income (percentage).

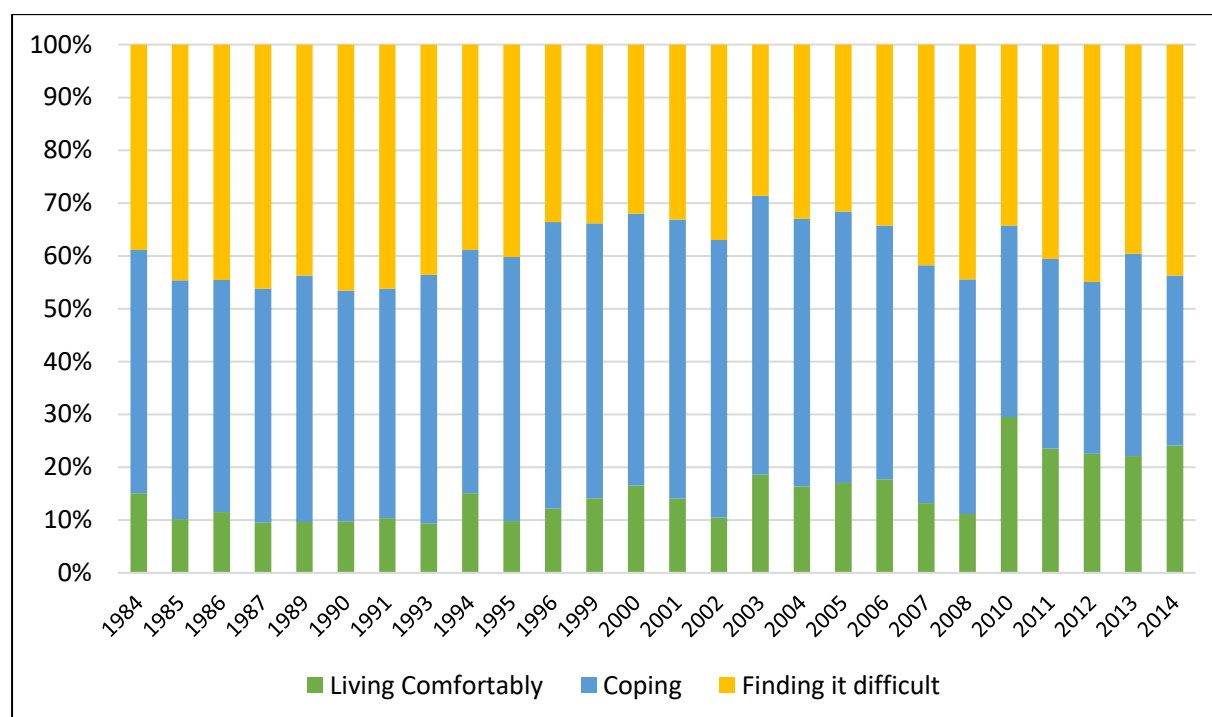
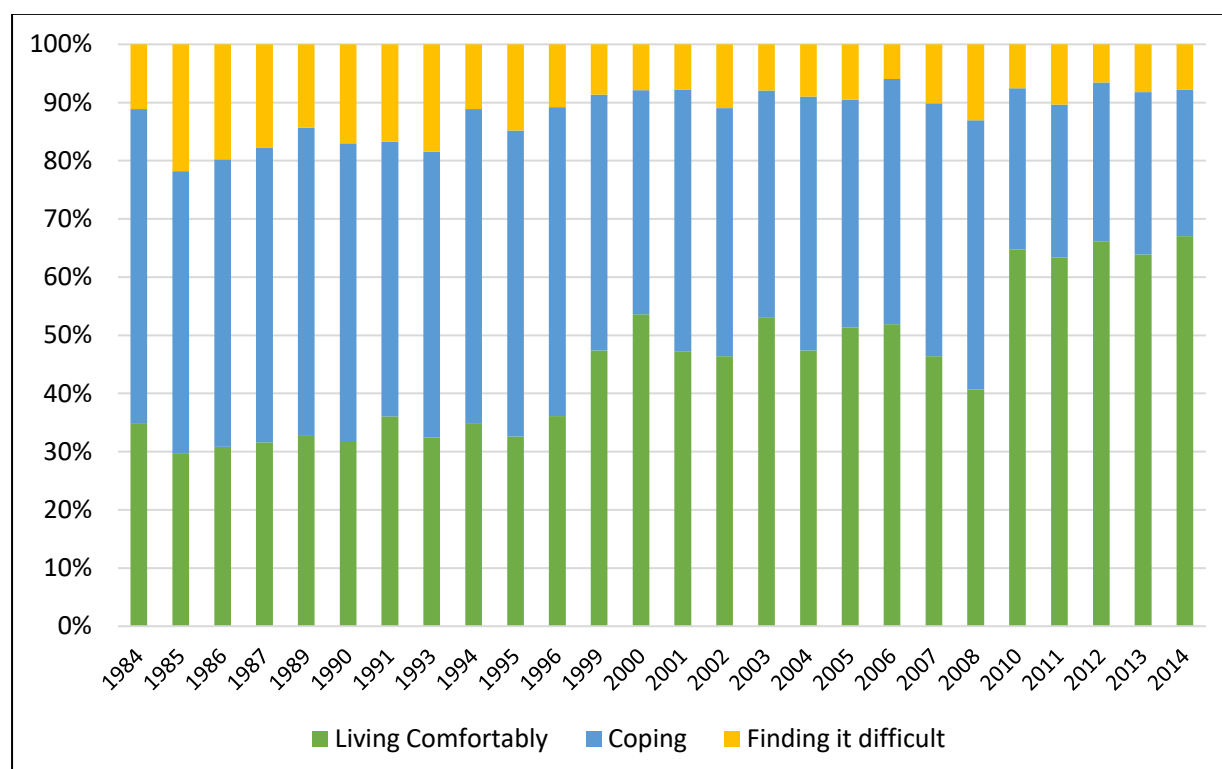


Table 5.6: Home Owners feelings about their household income (percentage).



Descriptive Statistics

The *DOLE* question, 'Respondent's view of unemployment benefits', asks people to choose between the following statements:

- Benefits for unemployed people are too low and cause hardship
- Benefits for unemployed people are too high and discourage them from finding jobs
- Neither
- Both – Unemployment benefit causes hardship but can't be higher otherwise there would be no incentive to work
- Both – Unemployment benefit causes hardship to some, while others do well out of it
- About right/in between
- Other Answer (write in)
- Don't Know
- Refused

On examining the data for the entire period, I found that responses to the *DOLE* variable were heavily concentrated on the two decisive values of 'Benefits are too high and discourage work' and 'Benefits are too low and cause hardship'. As shown in Table 5.11 (Appendix 5.2) 'Benefits are too high and discourage work' was chosen as a response more than thirty-six thousand times over the 31 year period and accounts for 41.6% of answers present in the data for this question. Similarly, 'Benefits are too low and cause hardship' has more than thirty thousand recordings, which make up 36% of responses. There were also a much smaller but sizable number of respondents who answered 'Neither'. 13.4% responded 'Neither', some eleven and a half thousand people.

The rest of the response values, however, were selected by very few people. Three and a half thousand people, or 4.1% of valid answers, stated that they 'didn't know'. I believe this is a different response to 'neither'. Answering 'neither' suggests a dissatisfaction with the choices given or the question asked, whereas 'don't know' suggests a lack of understanding, knowledge or previous thought on the subject of the question. Around 2,000 respondents chose to write in their own answers, but I do not have access to these. Less people, still, responded using the 'Both' options, which account for just 1.4% and 0.4% of all answers respectively.

10.5% of the data is missing. This is a large proportion and a large number of responses due to the size of the data set. However, as more than 86,000 responses are present I feel that there are enough valid responses to proceed with the analysis of this variable. Although it is useful to understand the full range of answers given, I plan to focus mainly on the two definite responses which jointly make up 77.8% of all responses.

Figure 5.12 shows the overall percent of people each year agreeing with the response ‘Benefits are too high and discourage work’. Between 1983 and 2014 there has been an increase in support for this sentiment. A large jump can be observed after 1997. The pattern then levels off a little before continuing to rise. There is a 47-point difference between the lowest level in 1993 of 30% and the highest in 2011 of 77%. Between 2012 and 2014, the most recent data shown, the levels are lower than the peak and 2014 is the lowest level since 2010. However, given the variation in the previous ten years it is not possible to ascertain if this will lead to a decrease long term.

Figure 5.12 Percentage of people agreeing with the statement “Benefits for unemployed people are too high and discourage work” by year. (BSA Data 1983-2014).

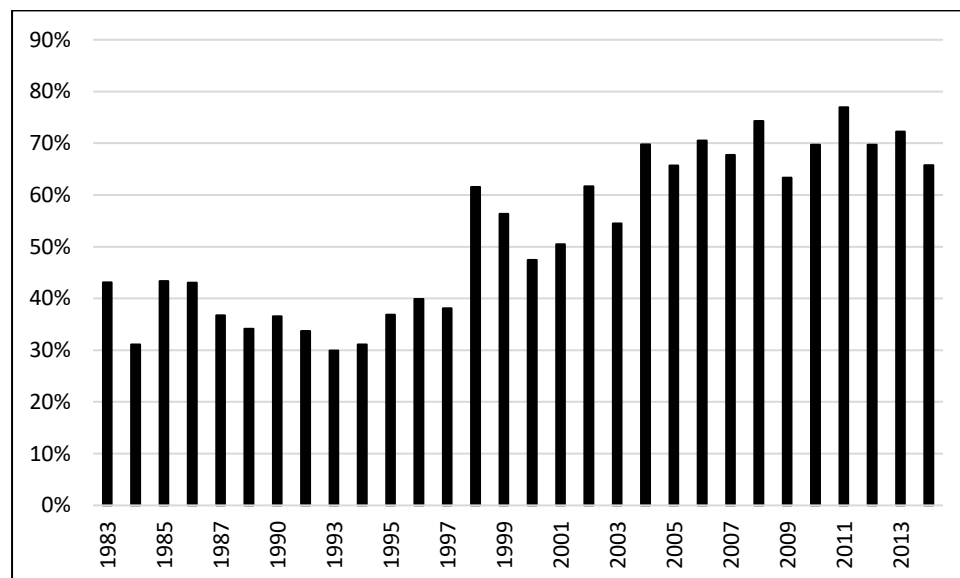
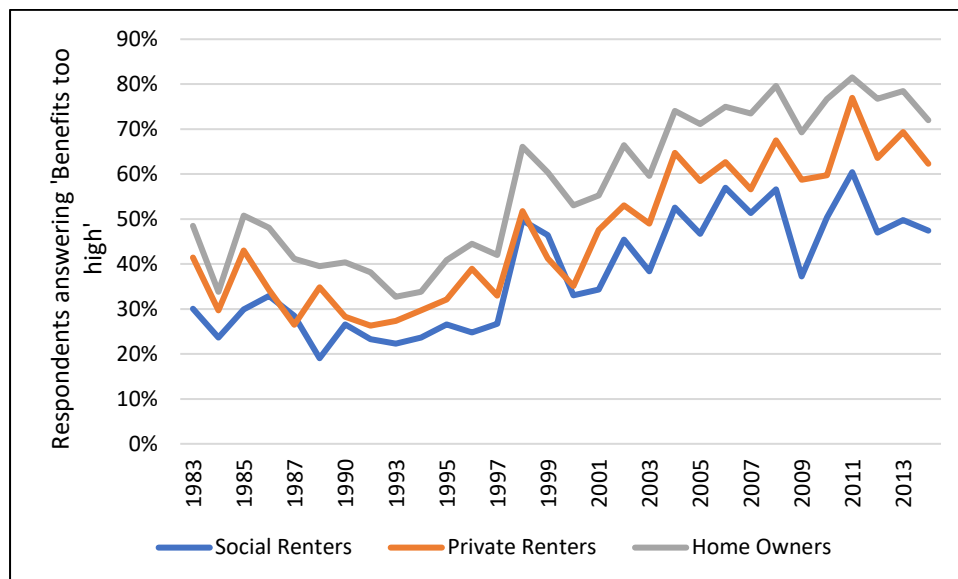


Figure 5.13 shows a breakdown of respondents answering, ‘Benefits are too high and discourage work’ by tenure type. This graph shows the percentage of each tenure type who chose this answer. A smaller percent of social renters gave this answer than the other two tenure types, almost every year. The exceptions were in 1987 when 26.5% of private renters gave this response compared to 28.5% of social renters, and in 1999 when around 41% of private renters chose this answer as opposed to approximately 46% of social renters. Apart from on these two occasions, social tenants have the lowest amount of people believing benefits are too high, followed by private renters, and home owners consistently have the highest proportion of their number holding this opinion.

Figure 5.13: Respondents answering 'Benefits are too high and discourage work' by year. (BSA Data)



The two other dependent variables selected earlier are *morewelf* 'The government should spend more money on welfare benefits for the poor, even if it leads to higher taxes' and *Redistrib* 'Government should redistribute income from the better-off to those who are less well off'.

Responses for both take the following format:

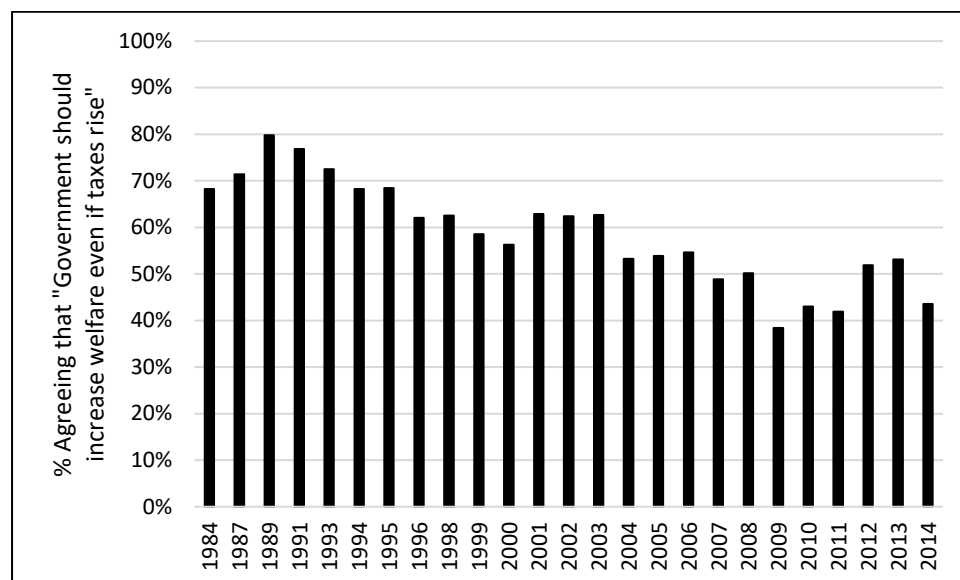
- Agree strongly
- Agree
- Neither agree nor disagree
- Disagree
- Disagree strongly
- Can't choose

Below I investigate how the numbers of people agreeing and strongly agreeing with the two statements have changed over time. This will give a general picture of changing attitudes over time, and allow for the three dependent variables to be compared with each other.

Figure 5.14 shows the aggregate percentage of people believing that the government should spend more money on welfare benefits for the poor, even if it leads to higher taxes has decreased over the time-period, reaching a high in 1989 at 79.8% and a low of 38.4% in 2009. The downward trend has not been uniform, with a small rise in people agreeing with the statement in the early 2000s and in

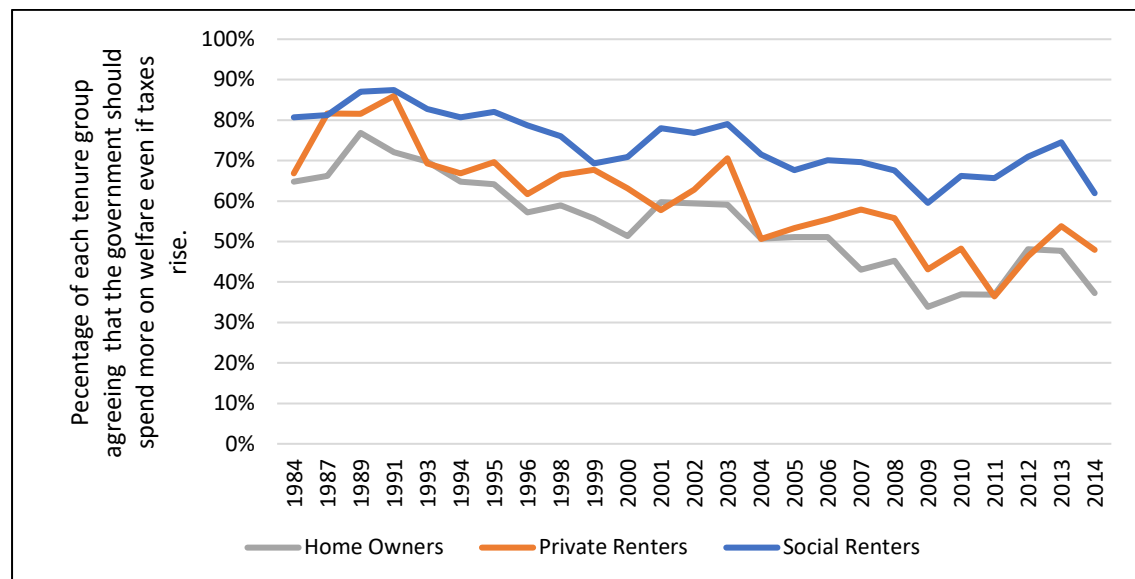
2013. However, the levels of support shown in the first 10 years of the survey are markedly different from the last 10 years.

Figure 5.14 showing percent of people agreeing that ‘Government should spend more money on welfare benefits for the poor, even if it leads to higher taxes’ by year.



The trends shown in overall numbers are mirrored in the graph (Figure 5.15) which separates opinions based on tenure. Home owners and private renters overlap at some points in time, which could suggest similarities in the attitudes of the two groups. However, the rise and fall in the attitudes of those two groups do not follow the exactly the same pattern, suggesting that there may be different factors influencing the two. Social renters were the most likely to agree with this sentiment, with a lowest level of 59.6% in 2009 still being higher than the levels of other two groups for most of the time period. It is notable that in 1984 there is a 14.4% difference between the attitudes of home owners and those of social renters. By 2009, which was the lowest point for both groups (but not private renters), this gap had increased to 25.7% with just 33.9% of home owners agreeing that more should be spent on welfare.

Figure 5.15: Levels of support within each tenure group with the statement “Government should spend more money on welfare benefits for the poor, even if it leads to higher taxes” (BSA Data).



Overall attitudes towards redistributing income from the better-off to the less well-off have changed less over time than the other two dependent variables in this study. Figure 5.16 shows the range from the highest level to the lowest recorded is 22%, from 67% in both 1984 and 1994, and 45% in 2005. However, a decline in support for this statement can be seen, albeit with a small increase since 2010.

As a consequence, the variance in attitudes within the tenure groups are also less pronounced, as shown in Figure 5.17. This is especially the case for home owners and social renters, which are once again the groups with the greatest difference between one another. Private renters however, show a greater volatility of attitudes within the narrow range. Their peaks and troughs are different to the patterns shown by home owners and social renters.

Figure 5.16 showing percent of people agreeing that ‘Government should redistribute income from the better-off to those who are less well off’ by year (BSA Data 1984-2014).

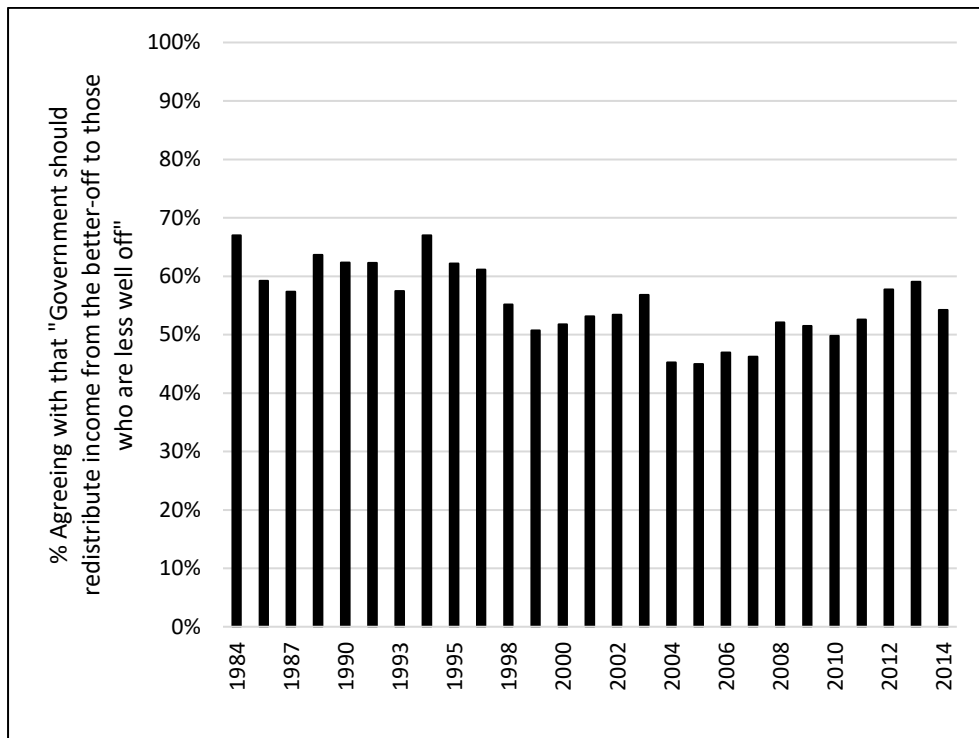
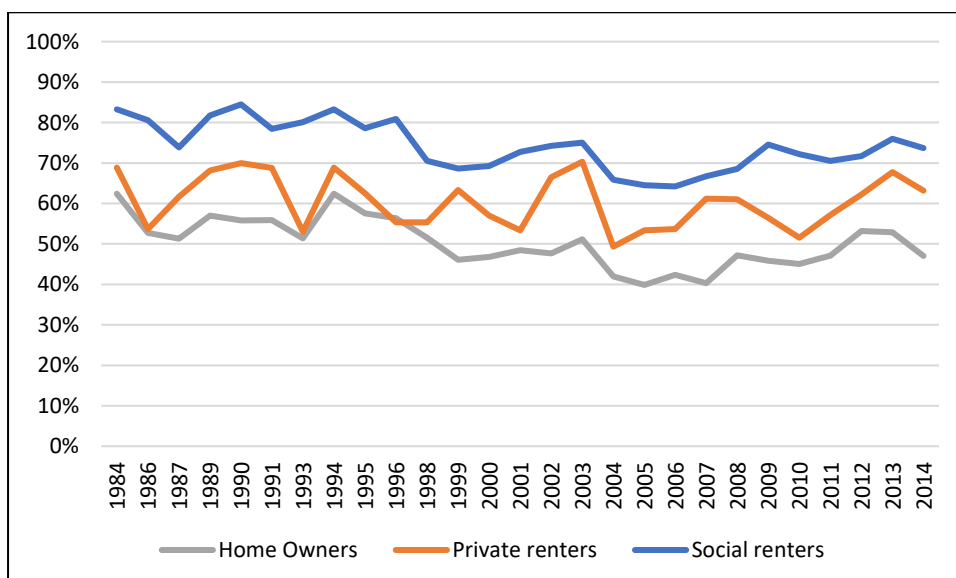


Figure 5.17: Levels of support within each tenure group with the statement “Government should redistribute income from the better-off to those who are less well off” (BSA Data 1984-2014).



Regression Modelling

My regression analysis of the UK data had 3 parts. I began with a simple binary logistic regression, testing for the effect of tenure type, age and gender, and regional variation on the respondents' views of levels of benefits for unemployed people. On the outcome of these results I also investigated how the effect of tenure type changed over the time period. Following this, I then went on to investigate how respondents' views on how comfortably they are able to live on their present income interacted with the previous findings. I would have liked to study whether a respondent or their family or friends were in receipt of benefits but unfortunately the data available did not allow for this.

A logistic regression seemed appropriate given that the outcome of my dependent variables can be reduced to a dichotomous outcome. I transformed the *DOLE* variable into a dichotomous variable where "Benefits too high" = 1 and "Benefits too low" = 0. I ran a logistic regression model testing tenure type split into 'Owners', 'Private Renters', 'Social Renters' and 'Other Tenure Types'. I used 'Mortgage Holders' as the reference group. In the second model, I also included age and gender, with 'male' being the reference category for gender. In the third model, I factored in UK regions which included 9 English regions, Scotland and Wales. I condensed these values into London, the South East, and all other UK regions which included Scotland and Wales but not Northern Ireland. All other UK regions are used as the reference category and have a lower average house price than the South East and London. The following equation presents the factors included in the regression model:

$$X_{Ci} = b_0 + b_1 (OWN_i) + b_2 (Age_i) + b_3 (Gender_i) + b_4 (Region) + b_5 (Income\ comfort) + C_i + \sum_i c$$

where X_{Ci} represents the binary outcome *DOLE*, b_0 is a constant term, b_1 is a categorical variable representing respondent tenure status, b_2 is age group, a categorical variable, b_3 is gender expressed as a binary categorical variable, b_4 is a categorical variable indicating geographical region, b_5 is a categorical variable representing self-reported respondent comfort with own income, and $C_i + \sum_i c$ are error terms.

The results of this binary logistic regression are shown in Table 5.18. In Model 1 the significance value for all tenure variables except 'Other Tenure Types' is less than the critical value of $p > 0.05$. This suggests that there is a statistically significant link between the independent and dependent variables. The results show that, compared with the reference category, Social Renters show a very low likelihood of agreeing with the statement ($\text{Exp}(B) .466$) and are by far the least likely of any of the tenure types to do so. The most likely group to agree that benefits are too high are Home

Owners (Exp(B) 1.230). Private renters fall in the middle social renters and home owners as they are moderately likely to think benefits are too high (Exp(B) .818).

Although Other tenure types record a high p value in the first model (Sig. .396), they fall within the bounds of a significant result in the second and third model, albeit with a higher standard error than the constant (S.E. .073 in both models compared with S.E. .024 and .025). Conversely, Home Owners, in both model 2 and 3, fail to fulfil the critical value of significance ($p < .05$) and to rule out a null hypothesis.

In the second model age and gender are added to the model and both record a p value of $< .001$. Women are shown to display a reasonably strong link with believing benefits are too high (Exp.(B) 1.124) and are more likely than men to do so. Age is also shown to be a contributory factor, with both age groups under 60 years old found to be less likely to support the statement (Exp(B) .613 and .617).

Model three shows similar results for tenure, age and gender. It also shows a link between regional variation and attitudes to benefits for the unemployed, with all variables statistically significant at the 95% level. People in the South East of the country are more likely than people living in the other regions of the country to agree that benefits for unemployed people are too high (Exp.(B) 1.237), while people in London are slightly less likely to do so (Exp.(B) .908).

Table 5.18: Binary Logistic Regression. Dependent Variable: Respondents view of unemployment benefits (measuring agreement that Benefits are too high and discourage work) (BSA Data, 1983-2014).

	Model 1			Model 2			Model 3		
	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.
Constant	1.275	.000	.013	1.902	.000	.024	1.835	.000	.025
Mortgage Holders (Ref.)									
Home Owners	1.230	.000	.019	1.012	.561	.021	1.020	.341	.021
Social Renters	.466	.000	.022	.407	0.000	.023	.414	0.000	.023
Private Renters	.818	.000	.028	.797	.000	.028	.806	.000	.028
Other Tenure Types	.940	.396	.073	.851	.028	.073	.857	.036	.073
Gender (Ref. Male)				1.124	.000	.016	1.124	.000	.016
Age 60+ (Ref.)									
Age 40-59				.613	.000	.022	.618	.000	.022
Age 18-39				.617	.000	.022	.619	.000	.022
Region - Other UK Regions (Ref.)									
Region- South East							1.237	.000	.022
Region - London							.908	.000	.025

Table 5.19 shows a binary logistic regression for people agreeing that ‘Benefits for unemployed people are too low and cause hardship’. As may be expected, this table largely mirrors the results to Table 5.18 representing people agreeing that benefits are too high. It is notable that home owners are less likely to believe that benefits are too low and cause hardship than other tenure types (Exp(B) .813). The strength of their propensity to think this is moderate, they are moderately less likely to think benefits are too low. This is similar to the Table 5.18 as home owners were also quite likely to think are benefits too high. Social renters, on the other hand, are again shown to have a strongly likelihood of holding certain views. This model shows it is highly likely that social renters think benefits are too low (Exp(B) 2.145).

Table 5.19: Binary Logistic Regression. Dependent Variable: Respondents view of unemployment benefits (measuring agreement that benefits for unemployed people are too low and cause hardship) (BSA Data, 1983-2014).

	Model 1			Model 2			Model 3		
	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.
Constant	.784	.000	.013	.526	.000	.024	.545	.000	.025
Mortgage Holders (Ref.)									
Home Owners	.813	.000	.019	.988	.561	.021	.981	.341	.021
Social Renters	2.145	.000	.022	2.459	.000	.023	2.416	.000	.023
Private Renters	1.222	.000	.028	1.255	.000	.028	1.241	.000	.028
Other Tenure Types	1.064	.396	.073	1.174	.028	.073	1.166	.036	.073
Gender (Ref. Male)				.889	.000	.016	.890	.000	.016
Age 60+ (Ref.)									
Age 40-59				1.631	.000	.022	1.619	.000	.022
Age 18-39				1.622	.000	.022	1.616	.000	.022
Region - Other UK Regions (Ref.)									
Region- South East							.808	.000	.022
Region – London							1.102	.000	.025

In summary, these two models present a strong case for tenure being a contributing factor in attitudes towards social security benefits. I now look at how the results may have changed over the 31-year period, splitting the data into two phases, 1983-2004 and 2005-2014. The time period has been chosen because home ownership levels increased year-on-year from 1983 and peaked in 2004. Following this, although outright ownership continued to increase, the number of mortgage holders fell as private renters increased. Other time periods were considered, such as a period which encompassed the entirety of the New Labour government – there was a considerable hardening of overall attitudes during this period. However, focussing on the home ownership peak has the advantage of allowing a focus on more recent trends in the last decade.

Tables 5.20 and 5.21 set out the same regression model as before split into the two time periods. They reveal a strengthening of attitudes in social tenants, and to some extent amongst the other tenure types, towards increasing feelings that benefits are too low and cause hardship. They also reveal some other differences to the data from across the whole time-period.

Observing the changes, or lack thereof, between different age groups over time also sheds more light on what influences attitudes to social security benefits. In both time periods 18-39 year-olds

and 40-59 year-olds are more likely to think benefits are too low compared with the reference category of people aged over 60 (although the 40-59 group was only slightly higher than the reference group between 2004 and 2014, Exp(B) 1.086). This BSA data is not a panel survey and randomly selects respondents every year. However, people falling into the over 60s category between 2004 and 2014 would previously have been associated with the younger category. That the responses from two younger age groups remained more likely to support the statement could suggest that people's attitudes change with age.

Furthermore, this dovetails with evidence that home owners feel far more financially secure. It stands to reason that people who had the financial means to initially buy a house and now own the property outright, thus being freed from mortgage or renting costs, will feel more financially secure.

Table 5.20 Binary Logistic Regression. Dependent Variable: Respondents agreeing that benefits for unemployed people are too low and cause hardship (BSA Data, 1983-2004).

	Model 1			Model 2			Model 3		
	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.
Constant	1.271	.000	.016	.841	.000	.03	.908	.002	.031
Mortgage Holders (Ref.)									
Home Owners	.661	.000	.023	.792	.000	.025	.780	.000	.025
Social Renters	1.727	.000	.028	2.021	.000	.029	1.968	.000	.029
Private Renters	1.222	.000	.038	1.269	.000	.038	1.264	.000	.039
Other Tenure Types	.974	.779	.095	1.102	0.311	.096	1.100	.324	.096
Gender (Ref. Male)				.857	.000	.020	.855	.000	0.02
Age 60+ (Ref.)									
Age 40-59				1.728	.000	.027	1.717	.000	.027
Age 18-39				1.633	.000	.027	1.630	.000	.027
Region- UK Regions (Ref.)									
Region- South East							.704	.000	.026
Region- London							1.031	.352	.032

Table 5.21 Binary Logistic Regression. Dependent Variable: Respondents agreeing that benefits for unemployed people are too low and cause hardship. (BSA Data, 2005-2014).

	Model 1			Model 2			Model 3		
	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.
Constant	.308	.000	.025	.266	.000	.046	.269	.000	.047
Mortgage Holders (Ref.)		.000			.000			.000	
Home Owners	1.069	.070	.037	1.192	.000	.042	1.181	.000	.042
Social Renters	3.046	.000	.041	3.312	.000	.042	3.222	.000	.042
Private Renters	1.783	.000	.045	1.917	.000	.046	1.863	.000	.046
Other Tenure Types	1.491	.001	.122	1.625	.000	.123	1.594	.000	.123
Gender (Ref. Male)				.859	.000	.029	.861	.000	.029
Age 60+ (Ref.)					.000			.000	
Age 40-59				1.086	.055	.043	1.062	.164	.043
Age 18-39				1.456	.000	.041	1.440	.000	.041
Region- UK Regions (Ref.)								.000	
Region- South East							.846	.000	.044
Region- London							1.325	.000	.044

Table 5.22 (Appendix 5:3) shows the regression model with the inclusion of respondent's feelings about their income. The variable included in this model was chosen because it does not reflect the respondent's actual income but rather how well-off they feel. It asks people to mark themselves as one of three categories; 'Living comfortably', 'Coping', 'Finding it Difficult'. When trying to measure attitudes, it is often more useful to understand a person's broader view of the world and their life and I feel that how a person perceives their income may have a greater impact on their views towards benefits, than their actual income in relation to others. Whether one feels rich or poor does not always correspond with their place on the average income scale.

Table 5.22 (Appendix 5:3) shows that people who classify themselves as 'finding it difficult' to cope on their current income are quite unlikely to believe that benefits are too high (Exp(B) .437) and people who say that they are 'coping' are also less likely (Exp(B) .698) to think that than people who are comfortably off.

Moving on to look at other indicators of public attitudes, I ran regression models containing the same variables for *morewelf* 'The government should spend more money on welfare benefits for the poor, even if it leads to higher taxes' and *Redistrib* 'Government should redistribute income from the

better-off to those who are less well off'. Table 5.23 shows a regression for people agreeing that 'Government should spend more money on welfare benefits for the poor, even if it leads to higher taxes'. Once again, social renters show a strength of opinion in agreeing with this statement (Exp(B) 2.905). Home owners and private renters appear to be all exactly as likely to agree with this statement (Exp(B) 1.338 and 1.311), although other tenure types are slightly higher (Exp(B) 1.503). Interestingly younger age groups seem very unlikely to support more government spending on welfare benefits.

Table 5.23 Binary Logistic Regression for *morewelf*, respondents agreeing "Government should spend more money on welfare benefits for the poor, even if it leads to higher taxes"

	Model 1			Model 2			Model 3		
	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.
Constant	1.064	.000	.016	1.722	.000	.030	1.738	.000	.031
Mortgage Holders (Ref.)									
Home Owners	1.338	.000	.023	1.033	.207	.025	1.030	.241	.025
Social Renters	2.905	.000	.030	2.623	.000	.031	2.597	.000	.031
Private Renters	1.311	.000	.034	1.415	.000	.035	1.403	.000	.035
Other Tenure Types	1.503	.000	.097	1.401	.001	.098	1.396	.001	.098
Gender (Ref. Male)				1.005	.807	.020	1.005	.788	.020
Age 60+ (Ref.)									
Age 40-59				.476	.000	.029	.473	.000	.029
Age 18-39				.753	.000	.028	.751	.000	.028
Region - Other UK Regions (Ref.)									
Region - South East							.927	.004	.026
Region - London							1.093	.006	.032

Table 5.24 (Appendix 5.4) shows the same regression using the output variable 'Disagree that government should spend more money on welfare benefits for the poor, even if it leads to higher taxes'. In Table 5.24 social renters much less likely to disagree with the statement 'Government should spend more money on welfare for the poor, even if it leads to higher taxes' than any other tenure group. However, home owners and private renters are still less likely than mortgage holders to hold that view.

40-59 year-olds are more likely to disagree with the statement than over 60s and younger people. However, the regional variation is less pronounced, with the difference between London, the South

East, and the rest of the country being very small. Although, it should be noted that people living in London were less likely to disagree that more should be spent on welfare, while people in the South East of England were slightly more likely to.

Table 5.25 (Appendix 5.4) shows the same model with the inclusion of the income variable *IncDif*. The results of including income are interesting as people who are finding it hard to cope on their current income are unlikely to disagree that more should be spent on welfare benefits.

The third indicator in use is *redistrib* 'Government should redistribute income from the better-off to those who are less well off'. Table 5.26 show a regression for people agreeing with the statement. The results are similar to those from the previous dependent variables. Social renters are highly likely to favour redistribution, with home owners being the least likely group to do so. Private renters and other tenure types are again shown to have a moderately positive response to the suggestion. In the second model, women are found to be slightly less likely than men to want greater income distribution from the better-off to the less well off, but age does not seem to make a big difference to people's opinions on the matter. The third model shows a greater will for redistributive policies in London than in the south east of England and people living in the South East are also less likely than the rest of the UK to take this view.

Table 5.27 (Appendix 5.5) shows the likelihood of different groups disagreeing that income should be redistributed by the government. As might be expected, home owners are the most likely of the tenure types to disagree with redistributing income from the better off to the less well-off, although the home owner variable was not statistically significant. The results from the other variables largely mirror those in the regression measuring agreement with the statement.

The inclusion of income in Table 5.28 (Appendix 5:5) shows interesting results as those who are finding it difficult to cope on their present income are highly disagreeable to the government redistributing income ($\text{Exp(B)}\ 2.728$), compared with those who are coping ($\text{Exp(B)}\ 1.504$).

Table 5.26: Binary Logistic Regression for *redistrib*, respondents agreeing that ‘Government should redistribute income from the better-off to those who are less well off’

	Model 1			Model 2			Model 3		
	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.
Constant	1.008	.548	.014	1.174	.000	.026	1.234	.000	.027
Mortgage Holders (Ref.)		0.000			0.000			0.000	
Home Owners	.983	.380	.020	.960	.067	.022	.952	.027	.022
Social Renters	2.903	0.000	.027	2.921	0.000	.028	2.851	.000	.028
Private Renters	1.522	.000	.031	1.546	.000	.031	1.526	.000	.032
Other Tenure Types	1.465	.000	.085	1.466	.000	.085	1.445	.000	.085
Gender (Ref. Male)				.810	.000	.017	.810	.000	.017
Age 60+ (Ref.)					.000			.000	
Age 40-59				.914	.000	.025	.905	.000	.025
Age 18-39				.994	.804	.024	.989	.632	.024
Region - Other UK Regions (Ref.)								.000	
Region- South East							.749	.000	.023
Region - London							1.146	.000	.029

Conclusion

This chapter provides an overview of the tenure mix in Britain between 1983 and 2014. Home ownership is the favoured tenure choice for a majority of people and rose between the 1980s and the early years of the 21st century. However, this overall trend masks changes in the tenure mix. It had become harder for young people to get on the property ladder in recent years and the proportion of people renting in the private sector has grown.

I also found long-term trends showing that public attitudes have become increasingly hostile to increased public spending on welfare and to government redistribution of wealth. More and more people in Britain believe that social security benefits are too high and discourage work.

Analysis in greater depth sheds light on how differences in tenure may affect people’s attitude and shows a more complex picture. This chapter of analysis concludes that the impact of tenure on attitudes, is more nuanced than perhaps originally thought. It finds that social tenants show the greatest strength of opinion and divergence from the norm, believing (perhaps less surprisingly) that

the government should take steps to reduce inequality through more welfare spending and redistribution. They were found to have softer views towards people receiving unemployment benefits than any other tenure group. Home owners were found to hold the most negative views, but the strength of their opinion did not differ so strongly compared with mortgage holders.

It was also found that age and feelings of financial security have a role to play in shaping people's attitudes. This chapter provides the initial line of analysis in this thesis, and the two subsequent chapters seek to gather more evidence in relation to the research questions.

Chapter 6 Comparative European Analysis: The relationship between housing tenure, and public attitudes to social cohesion and welfare services.

Introduction

This chapter explores the relationship between housing tenure and public attitudes to welfare benefits and services. It achieves this through several stages of investigation. This chapter has three central focuses. It firstly considers what useful information is available in the data, and what it initially says. It then investigates the relationship between countries' tenure mixes and people's attitudes to social benefits and services. Lastly it seeks to verify this relationship by looking at individual's tenure status and their levels of trust in society and state apparatus. I will now explain the different stages of analysis in more detail.

Firstly, I examined the data available. It was necessary to discuss the validity and the limitations of the information contained in the European Social Survey and Eurostat data sets. The European Social Survey contains tenure information in one wave carried out in 2004, but has no questions dealing directly with social security benefits. In the survey carried out in 2008, there is no tenure information, but there are very relevant attitudinal questions. In the first section of this chapter I compared ESS tenure with Eurostat tenure figures to assess whether they are similar. I found that there is a sufficient level of parity between different tenure figures for European countries to use the data as a fairly accurate guide to countries' tenure mixes. Coupled with the various social welfare questions, I decided that there was sufficient information provided to allow an analysis of attitudes to social benefits.

In the second section of this chapter, I used descriptive statistics to gain an overview of the independent variables that were used in the analysis. I looked at the differences in tenure mix between European countries and considered the implications this may have on attitudes. I also explored age demographics in different countries.

I then went on to the main body of analysis. Using the 2008 data coupled with Eurostat tenure data I investigated the possible dependent variables using factor analysis. I settled on using a small sample of 3 dependent attitudinal variables in this part of my analysis. These were:

- "Social benefits/services make people lazy"
- "Social benefits/services lead to a more equal society"
- "Many with very low incomes get less benefits than legally entitled to"

I explored these dependent variables using descriptive statistics and observed some similarities between the attitudes in groups of countries with higher and lower levels of home ownership. However, the results were not conclusive.

In the fourth section I used the more advanced method of regression analysis to try to further investigate the links between attitudes to welfare benefits and services and tenure mix in European countries. The results of the analysis proved to be statistically significant. Difference between tenure types were found, with social renters holding less punitive views than other tenure types. However, home owners were not shown to hold consistently harsher views towards social benefits. In fact, private renters were the group most likely to believe that social benefits and services make people lazy.

Finally, following this, I conducted an analysis of the European Social Survey from 2004 to compare with the results my substantive analysis. I looked into the effect of tenure at an individual level on the likelihood of a person to vote and their levels of trust in politicians and the general public. I found that people living in areas with high levels of social housing are slightly less likely to vote than those living in areas with a strong private rental sector. Also, young people under 30 are far less likely than older people to have voted in the last election.

Home owners were found to have slightly negative views on how much they can trust politicians, but this is also the case with areas with higher levels of people renting privately and is even more pronounced in areas with higher levels of social housing. I found that mortgage holders, however, are much more likely to trust politicians, regardless of the age and gender make-up of the locality.

Exploring the Available Data

Table 6.1 Information Available in European Social Survey Waves 2 and 4, and from Eurostat.

	European Social Survey 2004	European Social Survey 2008	Eurostat
Tenure Data	Individual level data asking if participant owns own home.	None.	Country level tenure data, recording rates of home ownership with and without mortgage, private renters and social renters.
Attitudinal Data	Questions on social trust and cohesion.	Individual level data on attitudes to a range of welfare benefits questions. Questions on social trust and cohesion.	N/A
Additional Data	Extensive individual level data on country, age, income, class, family size, etc.	Extensive individual level data on country, age, income, class, family size, etc.	N/A

I identified two waves of European Social Survey data that would allow me to investigate the relationship between home ownership and attitudes to welfare across European countries. These were ESS Round 2 (2004) and ESS Round 4 (2008).

ESS Round 2 features responses from 25 European countries. The number of respondents per country ranges from 579 in Iceland to 3026 in the Czech Republic. It is the only wave of the survey to include a question on tenure. Variable *hhmodwl* “Dwelling owned by any household member” asks if the respondent lives in an owner-occupied house, although it does not ask if there is an outstanding mortgage on the property. The tenure variable is the key independent variable in this analysis. The data set also includes other very useful independent variables. It is possible to factor in country, gender, income, class, and how well off the respondent feels. These variables, with the exception of tenure, are common to all European Social Survey waves. They will allow an analysis which mirrors that undertaken on the UK in the previous chapter.

This data set also contains a range of variables relating to levels of trust in other people and politics, engagement in politics and personal happiness and moral opinions. I identified 24 variables which

would potentially be useful in my analysis as potential dependent variables. They do not relate directly to attitudes to welfare, but shed light on the respondents' views on general social cohesion. I use ESS Round 2 (2004) in the first part of my analysis to explore how levels of home ownership vary between European countries. The potential dependent variables in this data set are not closely enough related to my investigation for them to form my main analysis. This is unfortunate because it would have been ideal to have individual level tenure data and attitudes information for the same respondents. Following the main bulk of analysis, I will use this data set to check the validity of my other results. I will investigate how individual level tenure interacts with people's levels of trust in society and other people.

ESS Round 4, conducted in 2008 is the other data set I will use in the main body of my analysis. This wave of the survey includes a special focus of questions, with the theme 'Welfare Attitudes'. As a result, it contains many questions relevant to this thesis and I identified it as a core source of data for my analysis. There are 21 variables relating to welfare attitudes, which are very good dependent variables as they relate directly to the respondent's attitudes to welfare and some specifically deal with unemployment benefits. Unfortunately, this round of the survey contains no information on housing tenure. However, it is possible to gain home ownership data for European countries for 2008 from Eurostat, and I have been able to add this to the data set. I created the tenure variable *H_OWN*, which will allow me to compare country level attitudinal responses with country level home ownership levels and will act as the necessary independent variable. This second data set is where the primary concentration of my analysis will focus in this chapter. I will set out descriptive statistics in 6.3, following by advanced analysis in 6.4.

Overview of Dependent Variables

ESS round 4 (2008) contains questions specifically about attitudes to a range of welfare and social benefits questions. In Table 6.2, I identify the most relevant to this thesis. They are not only closely related to my hypothesis, but are also similar to the outcome measures used in the UK analysis in the previous chapter. Many of them ask respondents their views on the impact of social benefits, while some others ask respondents to make judgments about people in receipt of benefits and about how much support there should be. The information these questions will provide is very useful in this study, although all 19 will not be investigated in my advanced analysis. I will later undertake factor analysis to find a smaller number of variables that are broadly representative of all 19.

Table 6.2: Relevant Variables (ESS 2008 Data)

<i>sbstrec</i>	Social benefits/services place too great strain on economy
<i>sbprvpv</i>	Social benefits/services prevent widespread poverty
<i>sbeqsoc</i>	Social benefits/services lead to a more equal society
<i>sbenccm</i>	Social benefits/services encourage people other countries to come live here
<i>sbbsntx</i>	Social benefits/services cost businesses too much in taxes/charges
<i>sbcwkfm</i>	Social benefits/services make it easier to combine work and family
<i>sblazy</i>	Social benefits/services make people lazy
<i>sblwcoa</i>	Social benefits/services make people less willing care for one another
<i>sblwlka</i>	Social benefits/services make people less willing look after themselves/family
<i>ditxssp</i>	Government decrease/increase taxes and social spending
<i>earnpen</i>	Higher or lower earners should get larger old age pensions
<i>earnueb</i>	Higher or lower earners should get larger unemployment benefits
<i>uentrjb</i>	Most unemployed people do not really try to find a job
<i>lbenent</i>	Many with very low incomes get less benefit than legally entitled to
<i>bennent</i>	Many manage to obtain benefits/services not entitled to
<i>insfben</i>	Insufficient benefits in country to help people in real need
<i>lkuemp</i>	How likely unemployed and looking for work next 12 months
<i>gincdif</i>	Government should reduce differences in income levels
<i>dfincac</i>	Large differences in income acceptable to reward talents and efforts

The European Social Survey Round 2 (2004) was found to contain 24 variables broadly relating to social cohesion. These variables are displayed in Table 6.3. These variables do not directly address attitudes to welfare. However, they are related factors. They cover related issues such as engagement with the political process and with levels of social trust which feed into attitudes to welfare.

These variables will be used in a final wave of analysis as a comparison with the investigation into the social benefits variables. They relate to attitudes to social benefits, because people's views on a range of social issues are often linked. A person's trust in the country's political and legal systems, can sometimes reflect how happy they are with social policies, and vice versa. Where someone places themselves on the right-left political spectrum is also indicative of their views on welfare policies. Moreover, questions such as "Government should reduce differences in income levels" and "Society better off if everyone looked after themselves" do relate to social security spending and financial redistributive policies. The presence of individual level, home ownership data in this data set allows the scrutiny of individual's attitudes compared with their home ownership status. This is invaluable to compare with the country level findings in the first round of analysis.

Table 6.3 Relevant Dependent Variables (ESS 2004 Data)

ppltrst	Most people can be trusted or you can't be too careful
pplfair	Most people try to take advantage of you, or try to be fair
pplhlp	Most of the time people helpful or mostly looking out for themselves
polintr	How interested in politics
polcmpl	Politics too complicated to understand
poldcs	Making mind up about political issues
trstprl	Trust in country's parliament
trstlgl	Trust in the legal system
trstplc	Trust in the police
trstplt	Trust in politicians
trstprt	Trust in political parties
vote	Voted in the last national election
lrscale	Placement on left right scale
Stfec0	Satisfied with the present state of the economy
Stfedu	State of education in country nowadays
stfhlth	State of health services in country nowadays
Gincdif	Government should reduce differences in income levels
Happy	How happy are you
scbevts	Society better off if everyone looked after themselves
ctzchtx	Citizens should not cheat on taxes
Pyavtxw	Someone paying cash without receipt to avoid VAT or tax, how wrong
flnsrw	Someone making exaggerated/false insurance claim, how wrong
impsafe	Important to live in secure and safe surroundings
lphlppl	Important to help people and care for others wellbeing

Comparison of Two Sources of Tenure Data

Which countries data is available for differs between the three different data sets. All feature central European countries, but there are exceptions and additions depending which countries take part in collating Eurostat data and which countries take part in different waves of the European Social Survey. For example, the European Social Survey is not carried out in Italy, which leaves a gap in our knowledge of attitudes in central Europe. However, Eurostat does include the Former Republic of Macedonia, Serbia and Iceland. The discrepancies in the data available for each country poses issues of continuity, but for breadth of information, I have sought to include all European countries in my analysis whenever available. For example, the inclusion of a country in descriptive statistics analysis, but its exclusion from more advanced analysis is a shame and we lose some ability to look at country specific characteristics that might be affecting attitudes. However, I argue that it adds to our understanding because this analysis is not about the attitudes of individual countries, but about

seeking to make generalisations about countries with higher and lower levels of home ownership and varying tenure mix. For this reason, in the following analysis the countries featured may vary slightly.

The two different sources of tenure data are collected from different years, 2004 and 2008 respectively. They are also from different sources. Eurostat compiles data from countries' official statistics bodies, for instance the Office for National Statistics in the UK. The ESS, on the other hand is a sampling survey which seeks to achieve a balanced and representative sample of people in each country it surveys. The following charts (Table 6.4 and 6.5) present the two sources of tenure data, comparing the figures for different countries.

Table 6.4 Comparison of Two sources of home ownership data (1)

	Belgium	Czech Republic	Denmark	Estonia	Spain	Finland	France	United Kingdom	Greece	Hungary
Levels of Home Ownership ESS Data 2004	74.1%	65.4%	65.7%	87.5%	87.2%	73.2%	70.5%	69.6%	81.0%	91.6%
Levels of Home Ownership Eurostat data 2008	73.1%	75.8%	66.5%	88.9%	80.2%	73.2%	62.1%	72.5%	76.7%	89.0%

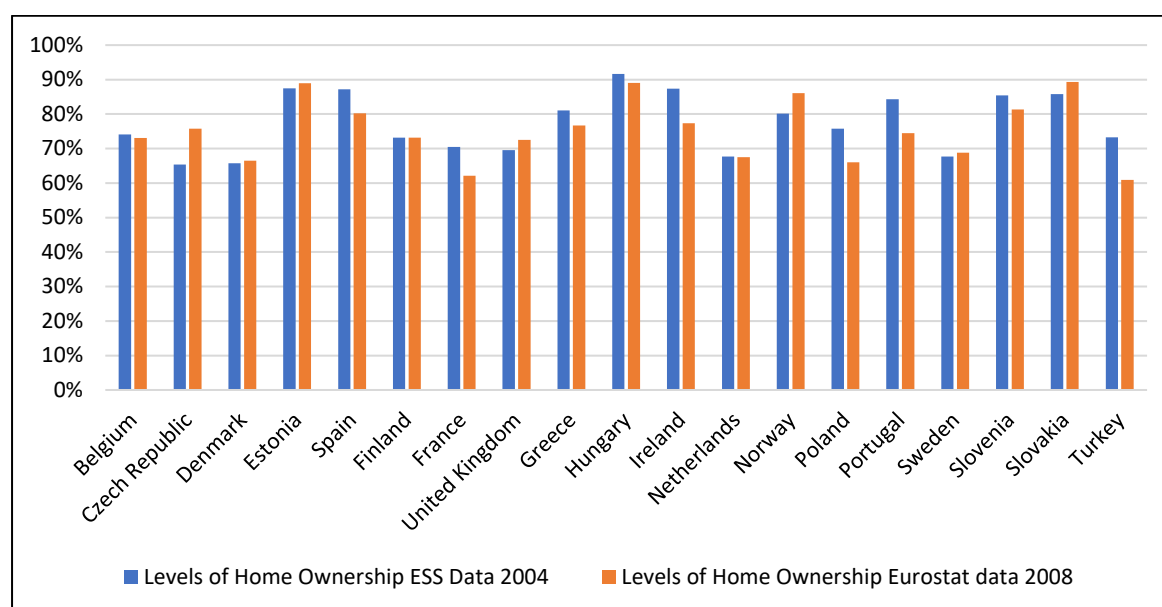
Table 6.5 Comparison of Two sources of home ownership data (2)

	Ireland	Netherlands	Norway	Poland	Portugal	Sweden	Slovenia	Slovakia	Turkey
Levels of Home Ownership ESS Data 2004	87.3%	67.7%	80.1%	75.8%	84.3%	67.7%	85.4%	85.8%	73.3%
Levels of Home Ownership Eurostat data 2008	77.3%	67.5%	86.1%	66.0%	74.5%	68.8%	81.3%	89.3%	60.9%

On the whole, despite some notable differences, there are broad similarities between the two estimates. As there is a four-year difference between the two values, some variance might be expected. The numbers for Turkey show the largest disparity between the two sources, with a 12.4%

difference between 2004 and 2008. The lower value is also that from Eurostat, which is the 2008 value. Portugal and the Czech Republic also record a 10% difference between the two figures. The Portuguese total also seems to ‘drop’, while it increases in the Czech Republic.

Table 6.6 Country Comparison of Sources of Home Ownership Data



This representation of the two sources of tenure data allow us the look at the broader picture. The two sources do seem to correspond fairly well with each other. The majority of estimates are lower for the Eurostat data. One reason for this could be that the European Social Survey sample is likely to be made up of people who have a fixed, stable address. Homeless people, people in short-term rented accommodation and people who move between addresses are less likely to be selected for large-scale surveys. Sometimes they are not always accurately recorded on public records such as electoral rolls, and sometimes they are harder to arrange an interview with. Therefore, it is possible that the figure submitted to Eurostat by the official statistics office may make take into account these people as well as more geographically stable home owners.

Descriptive Statistics

Independent Variable - Tenure

As represented in Figure 6.7, levels of homeownership vary considerably across Europe. According to European Social Survey data the percentage of people in each country who owned their own homes in 2004 ranged from 49.1% (Germany) to 91.6% (Hungary). Figure 6.7 shows that there are some patterns in countries' housing levels. There are some countries which are geographically close and have close social and political ties which have similar levels of home ownership, such as France and the UK, and Spain and Portugal.

However, there are many countries which have close relationships that are not reflected in their home ownership levels, for instance between Scandinavian countries, and the UK and Ireland. There are no clear cut geographical explanations for the differences between nations.

Figure 6.7: Levels of Home Ownership in Europe at Country Level (ESS Data 2004)

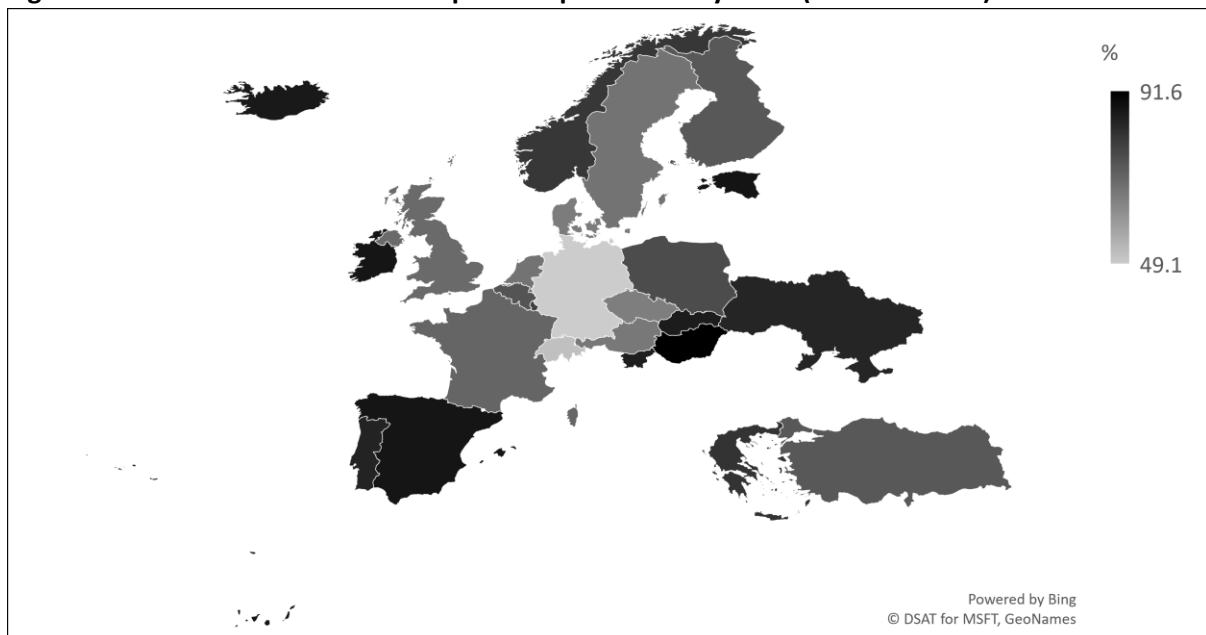


Figure 6.8 provides a closer inspection of the percentage of people owning their own homes in 25 European countries in 2004. It shows a 42.5% difference between the highest and lowest rates of home ownership in these countries. Largely, the higher end of the scale is dominated by eastern European and on the lower end of the scale are found more western European nations. However, this generalisation masks a varied geographical split, with the Czech Republic having the third lowest level and Ireland having the third highest percent.

Norway has the 11th highest level of home ownership out of all the countries and is considerably higher than other Scandinavian countries, with Sweden more than 12% lower and Denmark more than 14% less. Looking more widely at the Nordic nations, there is still a tendency for them to be lower down the rankings, apart from Iceland which outstrips most countries with a home ownership rate of 86.4%.

Figure 6.8: % of Home Ownership in European Countries (ESS Data 2004)

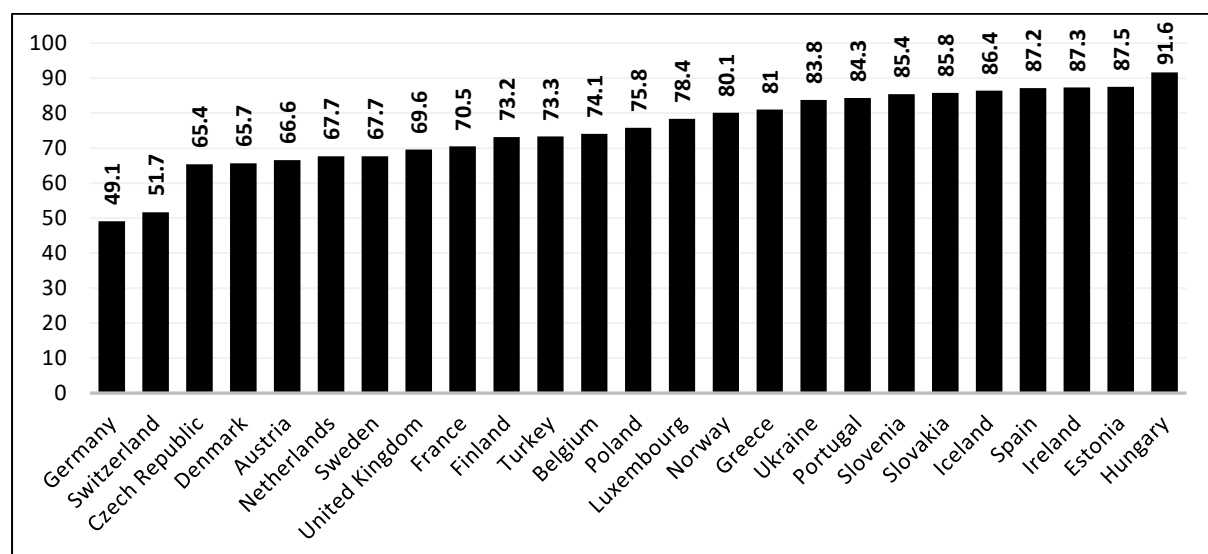


Figure 6.9 shows more up to date tenure data from 2013 for European countries from Eurostat which collates data from countries official statistics sources. It provides a more detailed breakdown of tenure type by separating outright home owners from mortgage holders, as well as people renting at market price and at a reduced rate and is available for every year since 2003. It can be presumed that 'Tenant – reduced price or free' refers to social housing tenants, but it may also include adults living in private housing who pay no rent. For the UK, it presents 'Tenure – reduced price or free' as 18.1% and 'Tenant – market price' as 17.1%, whereas Department for Communities and Local

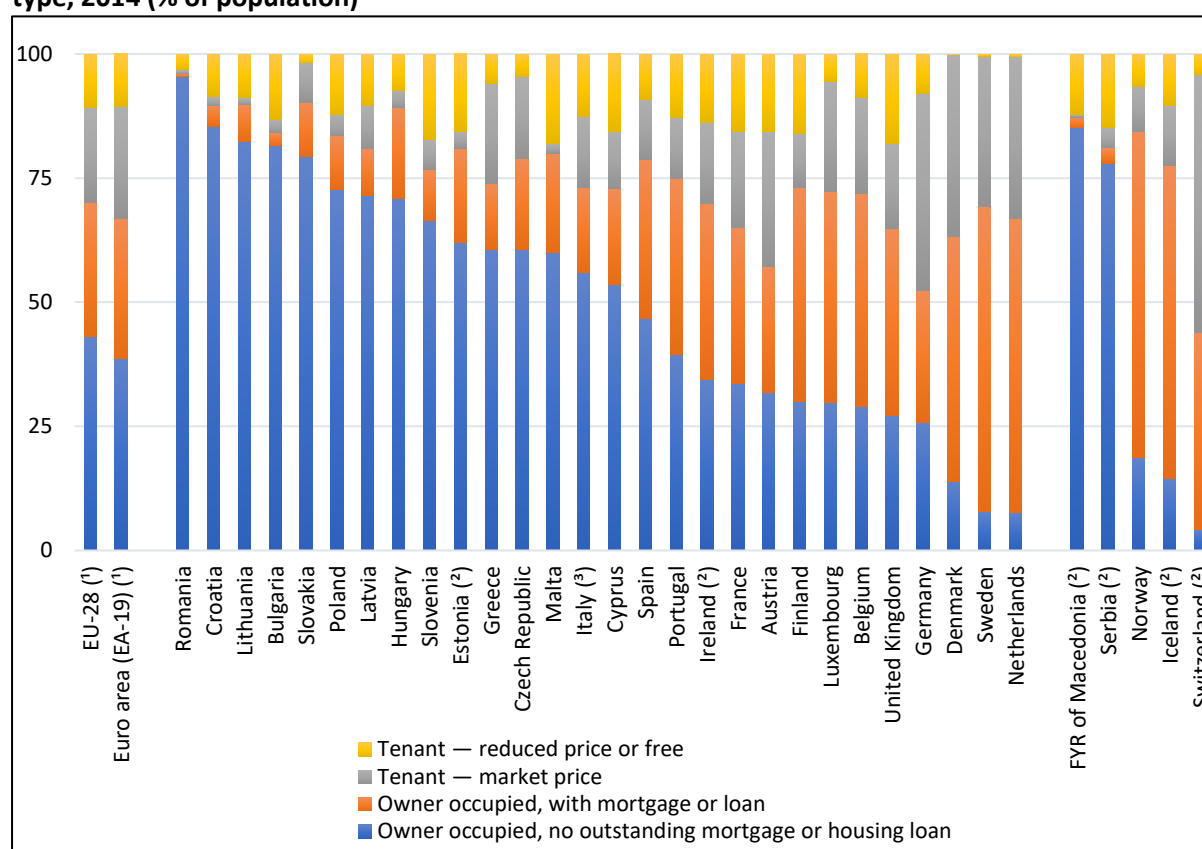
Government statistics² for 2014 indicate around 17% of people living in social housing and 20% of people living in the private rented sector. On the other hand, Denmark is shown as having 0.1% of the population as 'Tenants – reduced price or free'. Alternative sources report 20% of Danes living in not for profit housing association accommodation³.

Therefore, there are potential methodological uncertainties, if not problems, surrounding the categorisation of this data. It would, for instance, be unwise to compare this data directly with British Social Attitudes data in Chapter 5 given the potential differences in what is meant by 'private tenancy'. However, given that Eurostat have standardised the categorisation of tenancy across all countries, it still allows an accurate comparison of the countries to be made regardless of the nuances of the categories. As all countries have submitted their data according to these specific definitions it allows for like for like comparisons. For this reason, I will use these Eurostat statistics in my analysis. It will be important to bear these definitions in mind in interpreting the results. However, this seems to be the best available data in terms of providing uniform, up to date data which tallies with the data from European Social Survey.

²UK Department for Communities and Local Government
https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/423249/Dwelling_Stock_Estimates_2014_England.pdf

³ European Federation of Public, Cooperative and Social Housing <http://www.housingeurope.eu/resource-102/social-housing-in-europe>

Figure 6.9: Eurostat⁴ Data (Extracted November 2015) “Distribution of population by dwelling type, 2014 (% of population)”



(1) Provisional Data; (2) 2013; (3) 2014.

For the purposes of understanding tenure mix, Figure 6.9 provides a useful overview of the tenure mix in each country. The graph is structured so that countries are ranked by percent of population who own their own home outright, high to low. It also shows combined totals for the 28 EU member states and the 19 EU member states which are part of the shared currency (Euro), as well as data for five European countries which are not part of the EU.

The structure presents a different visual ranking of the countries to Figure 6.8, with the Netherlands (7.7%), Sweden (7.9%) and Switzerland (4.2%) appearing with the lowest proportions of people owning their own homes outright. This is despite Sweden and the Netherlands combined totals of people with a mortgage and outright owners not being the lowest in Europe and showing a greater parity with other countries. The difference between outright ownership in Switzerland (4.2) and in Romania (95.4%) is 91.2%.

Eastern European countries dominate the top 10 spots for highest percent of the population owning their own homes. However, 5 of these countries also have more that 10% of the population as

⁴ http://ec.europa.eu/eurostat/statistics-explained/index.php/Housing_statistics

tenants in reduced price or free accommodation. Conversely, the western European states at the lower end of the table, in terms of outright home ownership, have larger proportions of private, market rate renters. It is useful to bear in mind throughout this analysis that the tenure mix of a country may factor into the analysis, alongside just the total number of home owners.

Figure 6.10 Percentage of People Owning their Own Home Without a Loan or Mortgage (Eurostat Data 2008, Germany Eurostat Data 2010)

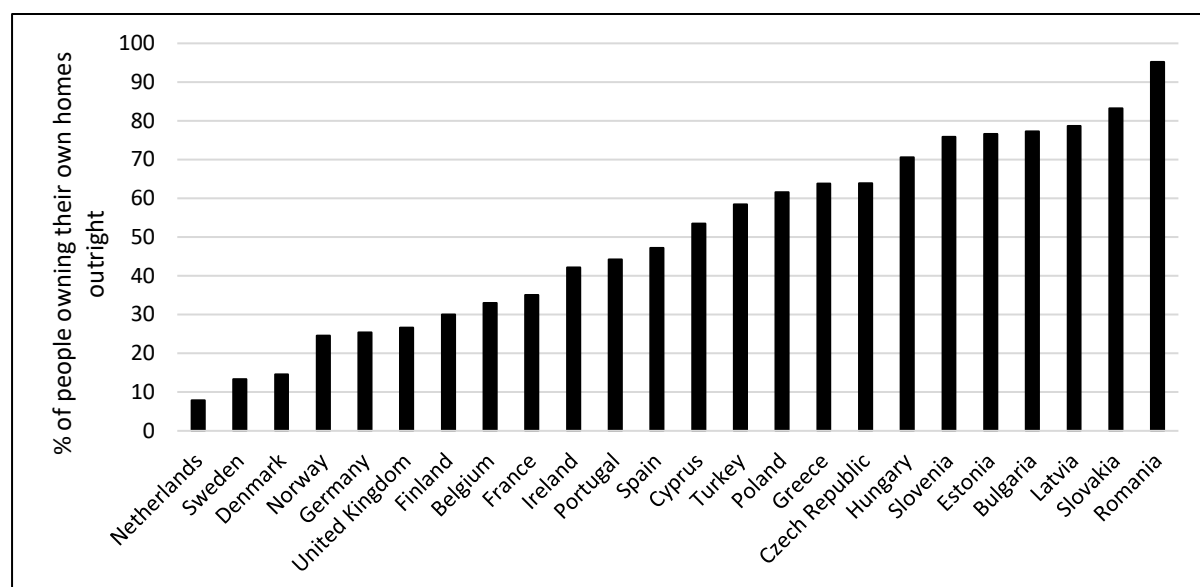
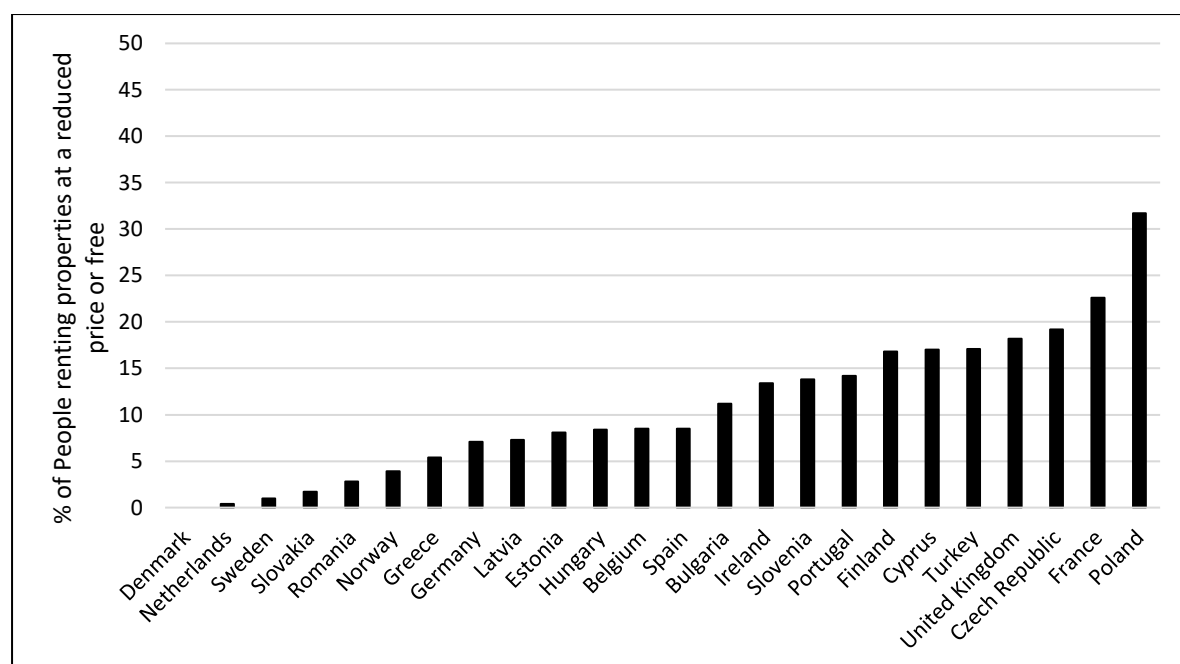


Figure 6.11 Percentage of People renting properties at a reduced price or free (Eurostat Data 2008, Germany Eurostat Data 2010)



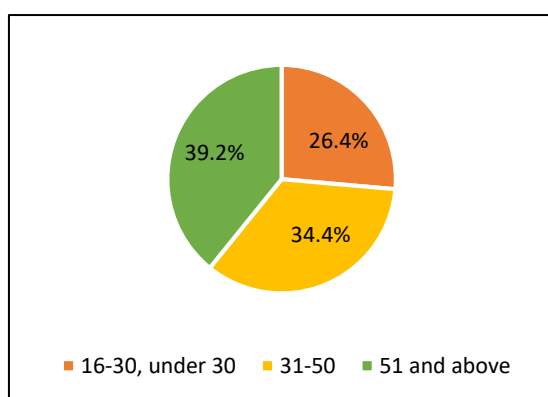
To present the key housing data that will appear in the analysis more clearly, Figure 6.10 and 6.11 show the percent of people owning their own home outright and those in what will be termed social housing (“reduced price or free”) in each country. As previously discussed, in the first wave of analysis European Social Survey data from 2008 will be used to provide an insight into social attitudes in Europe. Data from the same year from Eurostat will be used in conjunction with ESS questions to provide tenure figures for the same time period. (Apart from for Germany when the nearest possible data has been used from 2010).

These two charts (Figure 6.10 and 6.11) show that countries with lower levels of home ownership do not automatically have higher levels of social housing. This is, of course, due to the presence of the private rented sector and people living in alternative housing arrangements. However, it is important to note in this analysis. The premise of this study is to look into whether higher levels of home ownership result in lower levels of support for social security benefits. It can be easy to presume then, that countries with lower levels of home ownership may have more robust systems of social welfare because they would be favoured by the population, which may include social housing provision. These two figures seem to suggest that the link between home ownership and social housing is not so clear cut.

Figures 6.10 and 6.11 do show that countries with very high levels of home ownership, above

Independent Variable – Age

Table 6.12 Age of respondent total for all European countries



The proportion of the population in different age groups is relatively similar across European countries. Table 6.12 shows that in 2004, overall 26.4% of people in Europe are aged between 16 and 30. Germany has the lowest proportion of young people, with 21.3%. Turkey has the largest proportion of young people out of any European country in this study, with 37% of adults in Turkey

aged under 30. As might be expected, these countries also have opposite trends in the amount of their population aged over 51 years old. Germany has around 6% more people aged over 51 than the European average and Turkey has just 26%, 13% less.

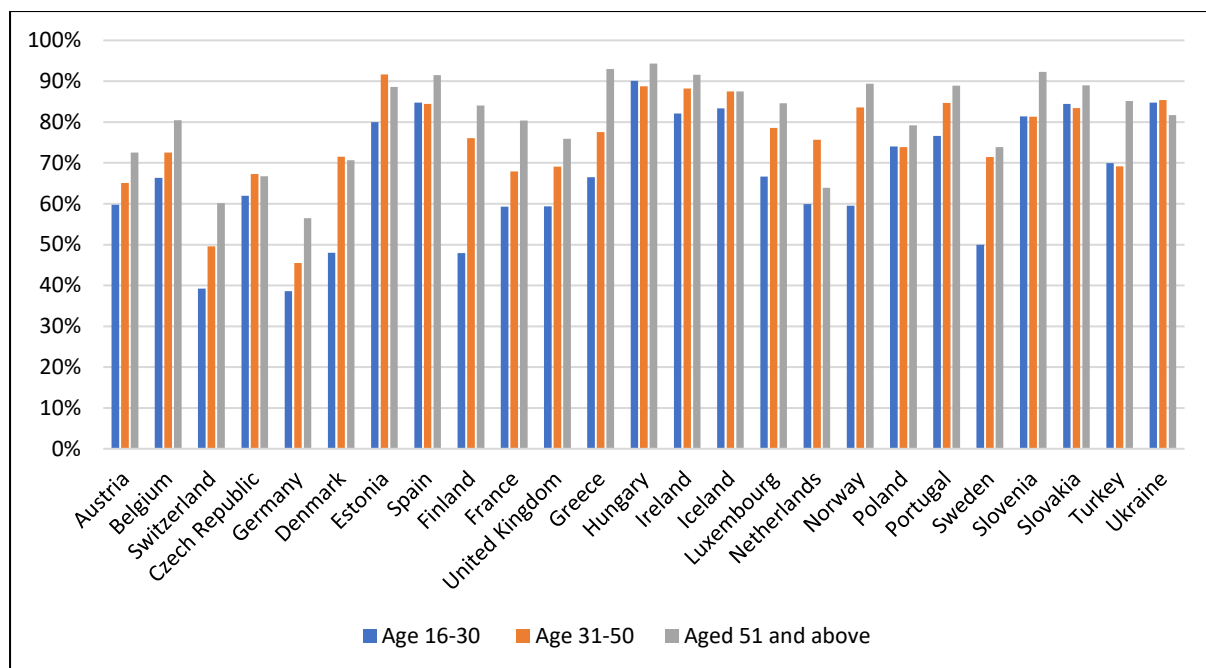
Table 6.13 Age Groups as a % of the Population in Germany and Turkey



To compare the variable of age and tenure, the 2004 ESS data can also be used to see the percentage of each age group who own their own homes. The data for all countries is displayed in Table 6.14. How accurate the data is, is disputable. The figure of 59.4% of people in the UK aged between 16 and 30 owning their own home seems quite high considering the analysis conducted using British Social Attitudes survey in the previous chapter. However, the age group proportions relative to each do seem to be correct. Therefore, although we may treat the following representation with some caution, it can be used as a rough guide to home ownership by age group in different countries.

It shows that in most countries, older persons aged over 51 are more likely to own their own homes than those in younger age groups. The Czech Republic, Denmark, the Netherlands and the Ukraine are exceptions to this rule, with less people in these countries aged over 51 owning their own home than people aged between 31 and 50. In the Netherlands people aged 16 to 30 are almost as likely to be home owners as people aged over 51.

Table 6.14 ESS 2004 data showing % of home ownership within each age group



European Analysis of Attitudes to Welfare

ESS Round 4, conducted in 2008 was a wave of the survey with a thematic series of questions relating to 'Welfare Attitudes'. As a result, it contains many questions relevant to this thesis and I identified it as a core source of data for my analysis. There are 19 variables relating to welfare attitudes, which are displayed in Table 6.15. Unfortunately, this round of the survey contains no information on housing tenure. However, it is possible to obtain home ownership data for European countries for 2008 from Eurostat and I have been able to add this to the data set. I created 4 tenure

variables: Home Owner Outright (*H_OWNOR*), Mortgage Holder (*H_MORT*), Private Tenant (*H_PRIRENT*) and Social Tenant (*H_SOCRENT*). These will allow me to compare country level attitudinal responses with country level home ownership levels.

Dependent Variable Selection

Table 6.15: Relevant Variables (ESS 2008 Data)

<i>sbstrec</i>	Social benefits/services place too great strain on economy
<i>sbprvpv</i>	Social benefits/services prevent widespread poverty
<i>sbeqsoc</i>	Social benefits/services lead to a more equal society
<i>sbenccm</i>	Social benefits/services encourage people other countries to come live here
<i>sbbsntx</i>	Social benefits/services cost businesses too much in taxes/charges
<i>sbcwkfm</i>	Social benefits/services make it easier to combine work and family
<i>sblazy</i>	Social benefits/services make people lazy
<i>sblwcoa</i>	Social benefits/services make people less willing care for one another
<i>sblwlka</i>	Social benefits/services make people less willing look after themselves/family
<i>ditxssp</i>	Government decrease/increase taxes and social spending
<i>earnpen</i>	Higher or lower earners should get larger old age pensions
<i>earnueb</i>	Higher or lower earners should get larger unemployment benefits
<i>uentrjb</i>	Most unemployed people do not really try to find a job
<i>lbenent</i>	Many with very low incomes get less benefit than legally entitled to
<i>bennent</i>	Many manage to obtain benefits/services not entitled to
<i>insfben</i>	Insufficient benefits in country to help people in real need
<i>lkuemp</i>	How likely unemployed and looking for work next 12 months
<i>gincdif</i>	Government should reduce differences in income levels
<i>dfincac</i>	Large differences in income acceptable to reward talents and efforts

Table 6.15 displays 19 potential dependent variables, which deal with attitudes to welfare from various angles and together, provide a good level of detail about respondents' attitudes. It is my intention to analyse several of these dependent variables to gain a broad understanding of attitudes. I will seek to measure them against the independent variables of home ownership, country, age and gender, with home ownership being the key independent variable.

In the first instant, to gain a feel of the data and for the relationship between the variables, I ran correlation tables, using Pearson correlations (see Tables 6.16 and 6.17, Appendix 3), between housing tenure variable, country and welfare attitudes potential dependent variables. I split the dependent variables into two groups for ease of presentation, but included the independent variables in each. The results show strong links between many of the dependent variables. This is understandable as many of the questions ask respondents about nuanced attitudes towards social

security benefits and related topics. Correlations between the independent variables and the dependent tenure variables are shown to be present but more moderate in size. Two of the dependent variables which linked more strongly with the housing categories (around 0.20) and with each other (0.65) were “Social Benefits make people lazy” and “Social benefits make people less willing to care for one another”. Figures 6.18 and 6.19 together show a comparison of the aggregate responses for each country.

Figure 6.18: Percentage of people agreeing or strongly agreeing with the statement “Social benefits/services make people lazy” by European country (ESS 2008 Data).

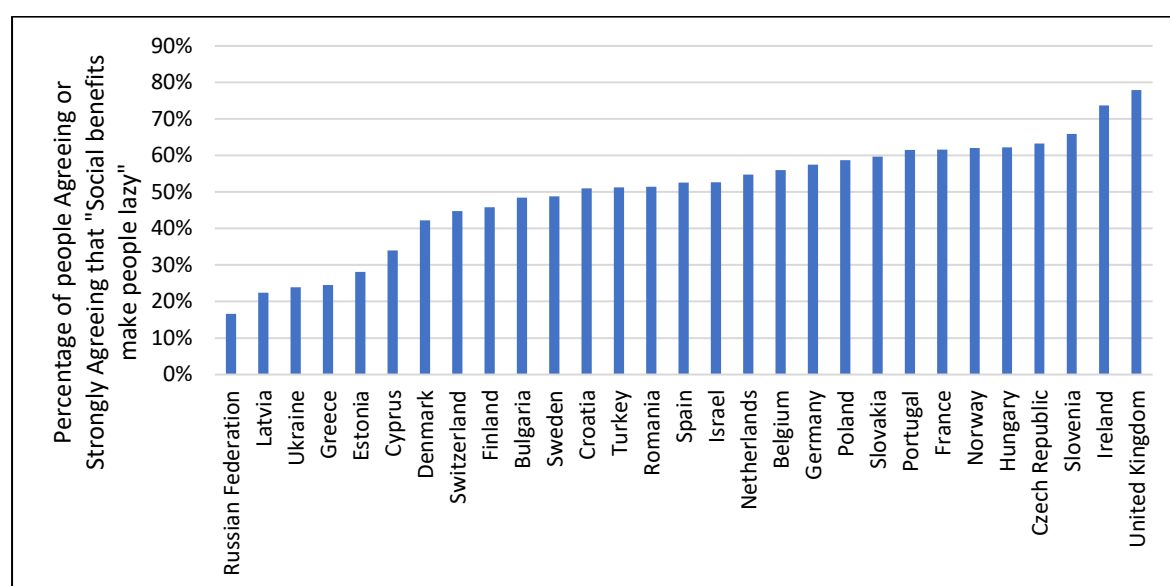
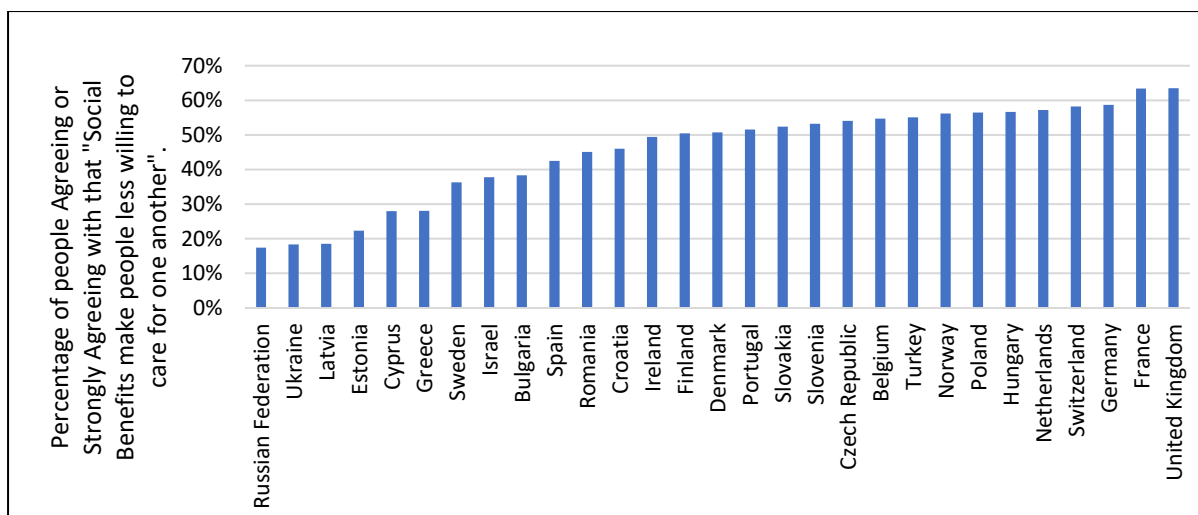


Figure 6.19: Percentage of people agreeing or strongly agreeing with the statement “Social benefits/services make people less willing to care for one another” by European country (ESS 2008 Data).



They show the percent of people in each country who agree with the statements “Social Benefits make people lazy” and “Social benefits make people less willing to care for one another” respectively. The most obvious similarity between the two charts is that the UK has the highest percent and Russia the lowest, in both cases. The same six countries occupy the bottom six rankings in relation to both questions. However, there are some notable differences between the responses. For instance, Ireland ranks second highest behind the UK for considering social benefits to make people lazy, but is less likely than many other countries to believe they make people less willing to care for one another, sitting in the lower half of the countries. Figure 6.18 shows Germany just above the median, whereas in Figure 6.19, Germany is the country with the third highest percentage.

To understand more fully, the extent to which people gave similar answers to the different welfare questions, I will do a factor analysis. This will show if answers to the attitudinal questions are often linked. Doing so would allow the use of several dependent variables to be looked at in further analysis, which are distinct from each other. Testing variables which people were likely to answer in same way would not broaden our understanding of the relationship between attitudes to welfare and tenure any more than testing one would. A range of attitudinal questions would give a bigger picture.

Table 6.20 shows a factor analysis which identifies communalities between the dependent variables which fall into three groups. I labelled the first of these groups, with the strongest links with each other as ‘Self-Reliance’. They broadly focus on how social benefits affect people’s behaviour and if people rely on social benefits and services too heavily, and whether social benefits are a burden on

the state. The second category I labelled inequality, as this set of questions seem to have a wider focus on society, fairness and whether social benefits have positive/negative social consequences. The third category shows a group of questions with a lower level of communality, but seem to focus on individual policy decisions, weighing up the pro and cons of the provision and level of certain benefits.

These three categories are relevant to the analysis this study aims to carry out. In assessing attitudes towards social security benefits. I hope to gain an understanding of both people's perceptions of benefits claimants and their views of the role of benefits in society. Reducing the indicators using factor analysis enables the testing of a small number of dependent variables which will give an indication of attitudes towards individual level and societal level social security issues. To provide this balance of attitudes, I have chosen to select the variable with the highest factor loading in each group to use in further analysis as dependent variables. These variables are:

- "Social benefits/services make people lazy"
- "Social benefits/services lead to a more equal society"
- "Many with very low incomes get less benefits than legally entitled to"

Table 6.20 Factor loadings and communalities based on principal component analysis with varimax rotation for 19 Relevant Dependent Variables (ESS 2008 Data).

	Self-Reliance	Inequality	Policy	Communalities
--	---------------	------------	--------	---------------

Social benefits/services make people lazy	.781	-.188		.680
Social benefits/services make people less willing care for one another	.774	-.141		.683
Social benefits/services make people less willing look after themselves/family	.773	-.155		.684
Social benefits/services cost businesses too much in taxes/charges	.636			.411
Social benefits/services place too great strain on economy	.629		-.105	.411
Social benefits/services encourage people other countries to come live here	.525	.314		.385
Most unemployed people do not really try to find a job	.447	-.363		.367
Many manage to obtain benefits/services not entitled to	.377	-.360	.226	.461
Social benefits/services lead to a more equal society	.231	.669	.374	.655
Social benefits/services prevent widespread poverty	.292	.659	.286	.610
Social benefits/services make it easier to combine work and family	.306	.599	.334	.576
Many with very low incomes get less benefit than legally entitled to		-.300	.546	.567
Government should reduce differences in income levels		-.135	.532	.536
Insufficient benefits in country to help people in real need		-.343	.477	.520
Government decrease/increase taxes and social spending	.228	-.240	-.289	.230
Higher or lower earners should get larger old age pensions		.171	-.523	.768
Higher or lower earners should get larger unemployment benefits		.227	-.510	.760
Large differences in income acceptable to reward talents and efforts	.263		-.267	.608
How likely unemployed and looking for work next 12 months		.180	-.199	.153

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.782
Bartlett's Test of Sphericity	Approx. Chi-Square	151242.468
	Degrees of Freedom	171
	Significance	0.000

Descriptive Statistics

Figure 6.21 shows the overall percent of people in each country who agree that 'Social benefits/services make people lazy' compared with the percent of home owners in that country.

Figure 6.22 displays the same attitudinal information compared with the country's level of social housing tenants. The charts will mirror one another to a large extent. Not only does the percent of overall levels of agreement with the statement remain the same, but the tenure figures impact on one another. For instance, if a country has a higher percent of home owners, it will have less of other tenure types. Romania is an example of this. There are some notable points from the data, such as that the UK and France have high levels of social tenants and also high levels of agreement that social benefits/services make people lazy. This contrasts with Greece and Latvia which have very low levels of agreement with the statement but have high levels of home ownership and low levels of social tenants.

However, the most striking aspect of Figures 6.21 and 6.22 is that there does not appear to be any correlation between the two variables. If there was a strong link between high rates of home ownership and punitive attitudes towards social security benefits, then it might be expected to be visible in the raw data. As it is not, further analysis needs to be undertaken.

Figure 6.21 Percent of people who agree with the statement “Social benefits/services make people lazy” and percent of home owners in each country.

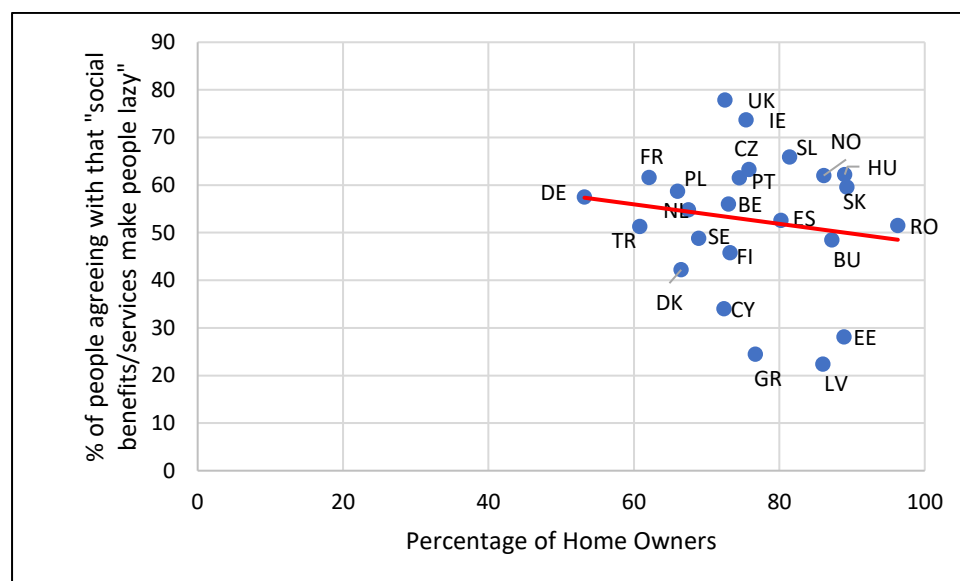
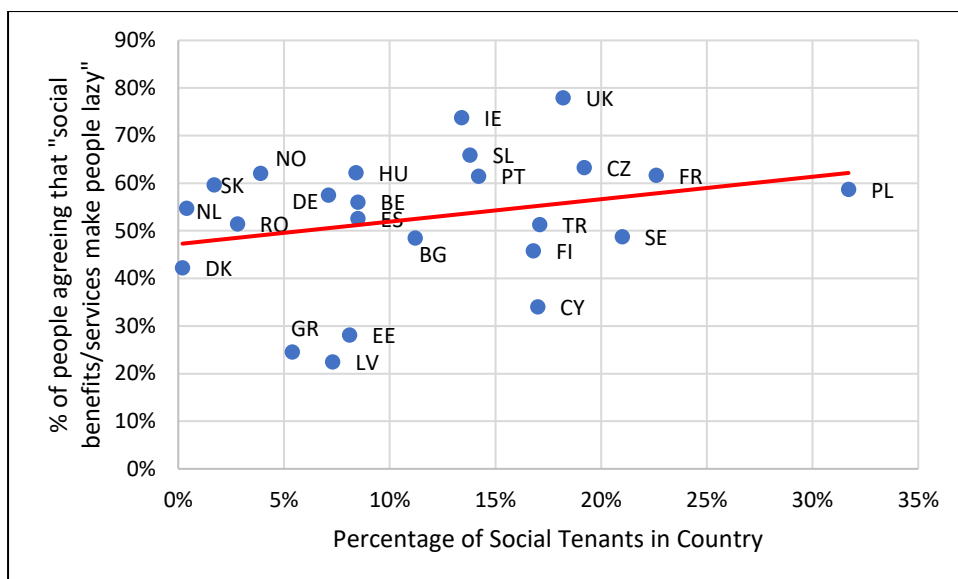
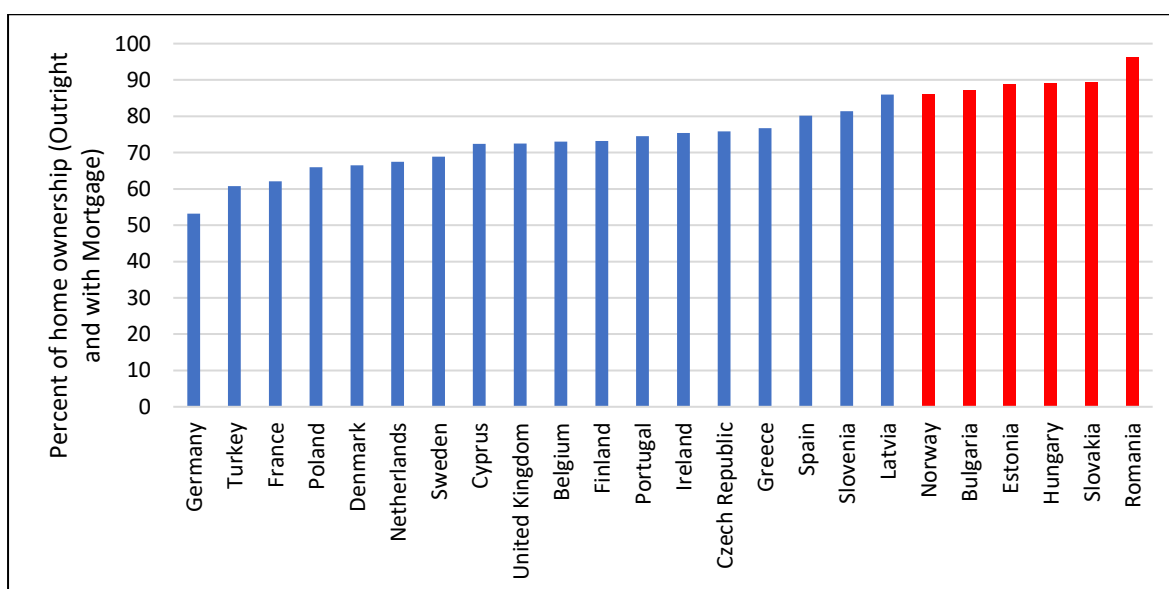


Figure 6.22 Percent of people who agree with the statement “Social benefits/services make people lazy” and percent of social renters in each country.



To take a broader view using all three dependent variables, it may be interesting to look at how they interact with countries with higher and lower levels of home ownership. The mean level of home ownership for the 24 countries is 75.9 and the median value is 75%. The quarter of the sample with the highest levels of home ownership have a range of 10.2%. These six countries with the highest levels of homeownership are Romania, Slovakia, Hungary, Estonia, Bulgaria and Norway, as shown in Table 6.23.

Table 6.23 Countries with the highest levels of home ownership



The countries in the lowest percentile of home ownership are Germany, Turkey, France, Poland, Denmark and the Netherlands. They are displayed in Table 6.24 and have a range of 14.3 percentage points.

Table 6.24 Countries with the lowest levels of home ownership

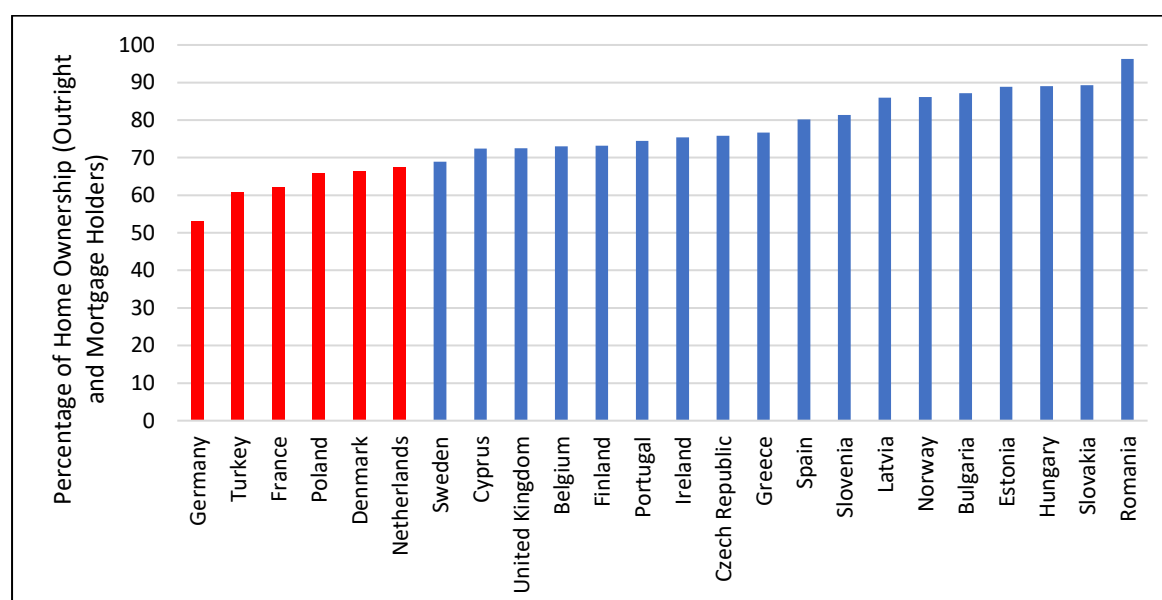


Table 6.25 shows a comparison of the aggregate country responses to the three attitudinal dependent variable questions, for the countries with the highest levels of home ownership. Hungary has the highest number of people in agreement that social benefits make people lazy (62.2%), while in Estonia only 28.1% of people agree with this statement. This is quite a large difference. Five out of the six countries were much more likely to agree that many people on low incomes get less benefits that they are legally entitled to, than they were to agree with the other two questions. Only in Norway did the least amount of people agree with this statement out of the three. However, Norwegians were the most positive about the potential positives of social benefits, with more than 80% of them believing that social benefits lead to a more equal society. In Hungary, on the other hand, only 15.8% of the population think benefits result in greater equality.

Table 6.26 shows the responses of countries with low levels of home ownership. The country with the most people believing that benefits make people lazy is France with 61.6%. This is very similar to the country with the highest rate of agreement within the group of high home ownership countries (Hungary 62.2%). In fact, the responses to all the questions do not appear to be so different between the high and low home ownership countries.

Table 6.25 High home ownership countries' responses to attitudes questions

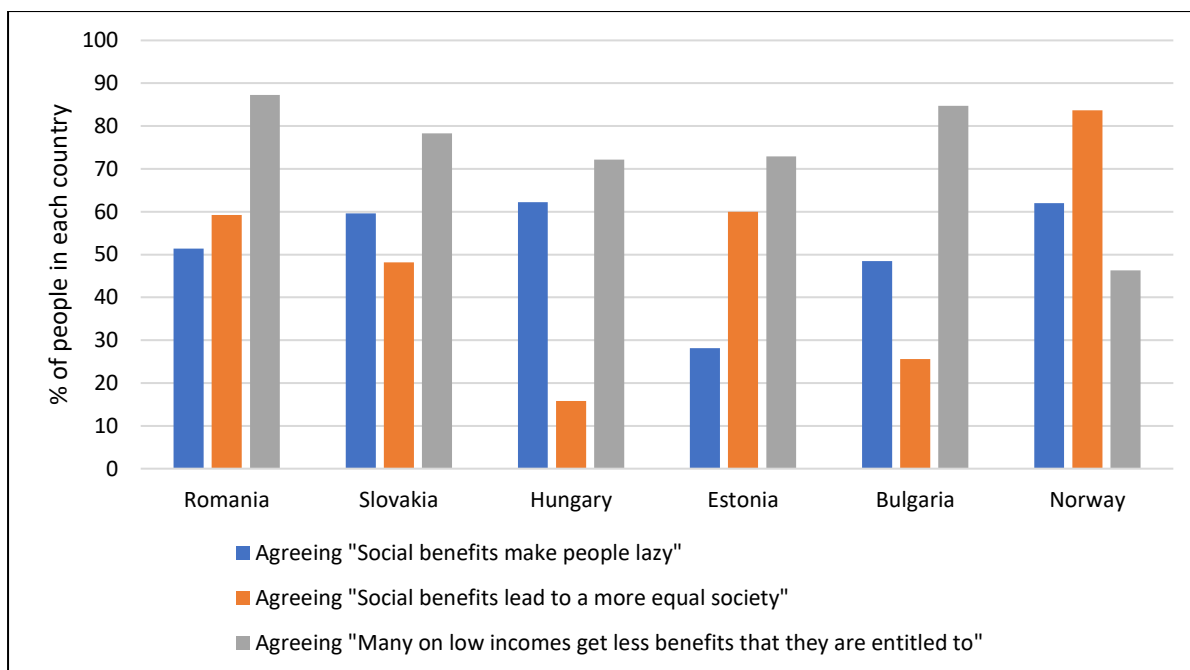


Table 6.26 Low home ownership countries' responses to attitudes questions

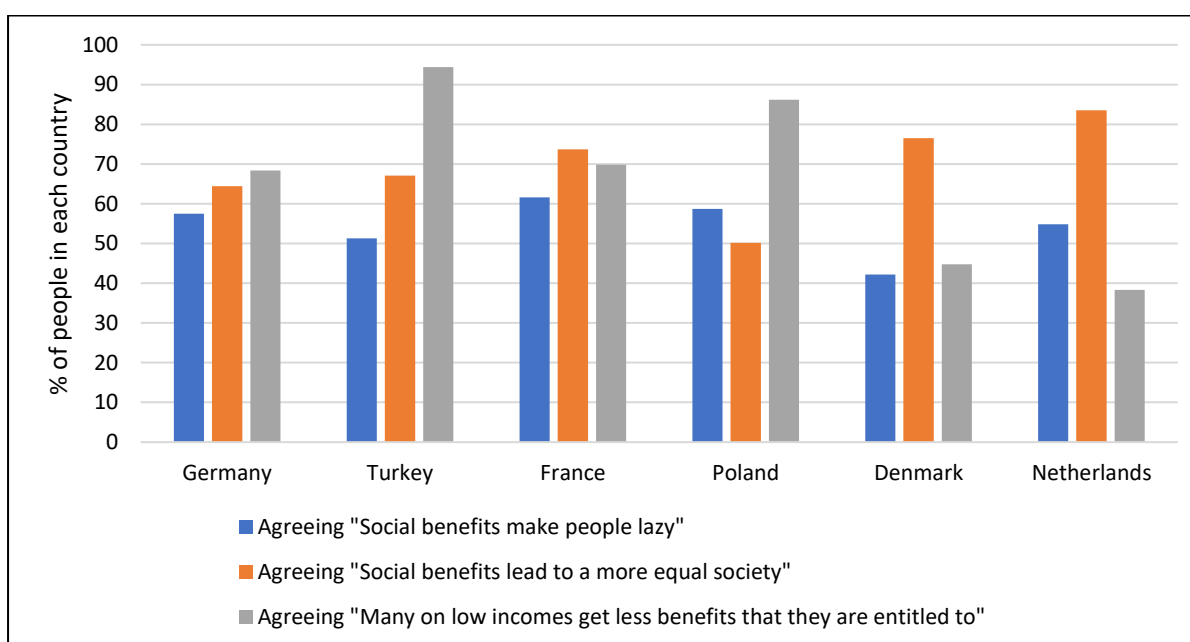
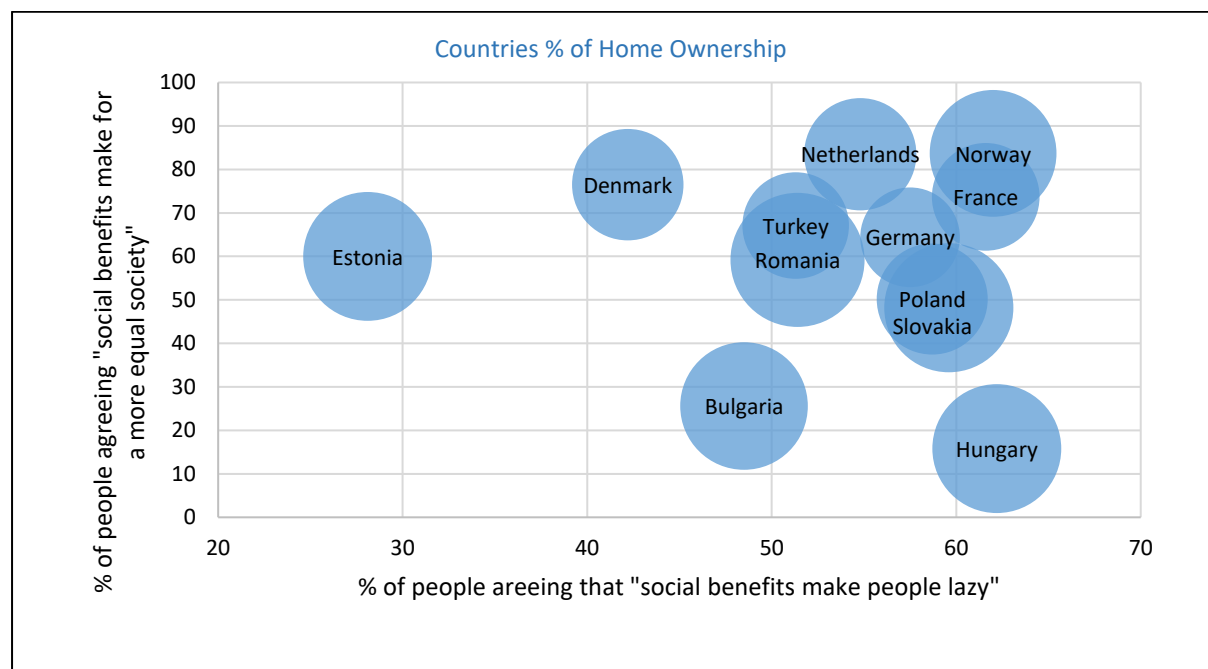


Table 6.27 distributes the six countries with the highest and the six countries with the lowest levels of home ownership according to levels of support for two attitudinal statements. The statements are that social benefits make people lazy and social benefits make for a more equal society. These statements are somewhat opposing. Table 6.27 also displays the countries amount of people owning their own homes, as shown by the size of the country 'bubble'. The distribution of the countries does not seem to show great convergence between the higher and lower home ownership countries. It

does show that many of the countries are clustered together, indicating that attitudes fall within a small range.

Table 6.27 Country levels of agreement that social benefits make people lazy and social benefits make for a more equal society, with countries' level of home ownership represented by their size.



Regression Analysis

My analysis shows that people living in countries with a higher proportion of social housing tenants are less likely than those living in areas with higher numbers of home owners or private rented accommodation to believe that social benefits make people lazy (Table 6.28). Younger people aged 18 to 30 and aged 31 to 50 are more likely to think that social benefits make people lazy than those older than 50. Women may be more likely than men to agree with this statement, although there is a possibility that this result is down to chance (Sig. .056).

**Table 6.28 Binary Logistic Regression for “Agree that Social benefits/services make people lazy”.
ESS 2008 Data and Eurostat 2010 Data.**

	Model 1			Model 2		
	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.
Constant	3.282	.000	.062	3.536	.000	.064
Outright Home Owners	.984	.000	.001	.984	.000	.001
Private Renters	.981	.000	.001	.981	.000	.001
Social Housing Tenants	1.013	.000	.002	1.013	.000	.002
Age 18-30 years old				.903	.001	.030
Over 31-50 years old				.888	.000	.027
Gender (Women)				.956	.056	.023

**Table 6.29 Binary Logistic Regression for “Disagree that Social benefits/services make people lazy”.
ESS 2008 Data and Eurostat 2010 Data.**

	Model 1			Model 2		
	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.
Constant	.305	.000	.062	.283	.000	.068
Outright Home Owners	1.016	.000	.001	1.016	.000	.001
Private Renters	1.019	.000	.001	1.019	.000	.001
Social Housing Tenants	.987	.000	.002	.987	.000	.002
Age 16-30 years old				1.108	.001	.030
Over 31-50 years old				1.126	.000	.027
Gender (Women)				1.046	.056	.023

Reference categories: Mortgage holders, people aged 51 and older, Men.

When asked if many people with low incomes receive less benefits than they are legally entitled to, the analysis shows a similar situation although the difference between tenure is less pronounced. People living in areas with higher amounts social housing are more likely than people living in areas with greater proportions more privately owned and rented properties to agree that many people with very low incomes get less benefit than they are entitled to.

Table 6.30 Binary Logistic Regression for 'Many with very low incomes get less benefits than they are legally entitled to'.

	Model 1			Model 2		
	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.
Constant	3.256	.000	.074	3.238	.000	.077
Outright Home Owners	.968	.000	.001	.968	.000	.001
Private Renters	.976	.000	.002	.977	.000	.002
Social Housing Tenants	.964	.000	.002	.964	.000	.002
Age 16-30 years old				.894	.003	.038
Age 31-50 years old				1.124	.000	.033
Gender (Women)				.960	.159	.029

Reference categories: Mortgage holders, people aged 51 and older, Men.

The third regression model in my analysis focuses on the people's agreement that social benefits lead to a more equal society. Here, I found a slightly different picture of people's likely responses. People living in areas with a larger amount of social housing and those living among many home owners were both less likely to agree that social benefits lead to a more equal society than tenants in the private rented sector. Adults aged between thirty-one and fifty years old are more likely to believe this assertion than those over 50. The differences between the groups are not large, but they are shown to be significant.

Table 6.31 Binary Logistic Regression for 'Social benefits/services lead to a more equal society'.

	Model 1			Model 2		
	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.
Constant	.343	.000	.066	.304	.000	.068
Outright Home Owners	1.011	.000	.001	1.010	.000	.001
Private Renters	.993	.000	.001	.993	.000	.001
Social Housing Tenants	1.009	.000	.002	1.009	.000	.002
Age 16- 30 years old				.987	.682	.032
Age 31-50 years old				1.238	.000	.029
Gender (Women)				1.095	.000	.025

Reference categories: Mortgage holders, people aged 51 and older, Men.

Summary

The differences between tenure groups found in this section of analysis were not as great as in the previous chapter using British Social Attitudes data. However, I did find statistically significant results which showed differences between tenure types. Social renters were the least likely to think that social benefits make people lazy and more likely to think people are not getting all the benefits they are entitled to. However, in the third model it is home owners who show the greatest support for social benefits and services. This analysis shows that around Europe, it is private renters who hold the most negative attitudes towards social security benefits, but only by a narrow margin. The picture here is certainly mixed. The next section will be able to show us if the results found here are broadly similar when applied to attitudes to other social questions.

European Tenure and Levels of Social Cohesion

Dependent variable selection

As previously discusses, the European Social Survey Round 2 (2004) was found to contain 24 variables broadly relating to social cohesion. These variables are displayed in Table 6.32. These variables do not directly address attitudes to welfare. However, they are related factors. They cover related issues such as engagement with the political process and with levels of social trust which feed into attitudes to welfare.

Table 6.32: Relevant Dependent Variables (ESS 2004 Data)

<i>ppltrst</i>	Most people can be trusted or you can't be too careful
<i>pplfair</i>	Most people try to take advantage of you, or try to be fair
<i>pplhlp</i>	Most of the time people helpful or mostly looking out for themselves
<i>polintr</i>	How interested in politics
<i>polcmpl</i>	Politics too complicated to understand
<i>poldcs</i>	Making mind up about political issues
<i>trstprl</i>	Trust in country's parliament
<i>trstlgl</i>	Trust in the legal system
<i>trstplc</i>	Trust in the police
<i>trstplt</i>	Trust in politicians
<i>trstprt</i>	Trust in political parties
<i>vote</i>	Voted in the last national election
<i>lrscale</i>	Placement on left right scale
<i>Stfeco</i>	Satisfied with the present state of the economy
<i>Stfedu</i>	State of education in country nowadays
<i>stfhlth</i>	State of health services in country nowadays
<i>Gincdif</i>	Government should reduce differences in income levels
<i>Happy</i>	How happy are you
<i>scbevts</i>	Society better off if everyone looked after themselves
<i>ctzctx</i>	Citizens should not cheat on taxes
<i>Pyavtxw</i>	Someone paying cash without receipt to avoid VAT or tax, how wrong
<i>flinsrw</i>	Someone making exaggerated/false insurance claim, how wrong
<i>impsafe</i>	Important to live in secure and safe surroundings
<i>lphlppl</i>	Important to help people and care for others wellbeing

These variables deal with attitudes to sections of the welfare state, such as education and health, as well as other state institutions such as the police and the legal system. Questions regarding government, parliament, politicians, and government policy also feature prominently. On the whole, these questions share a common theme of asking the respondent about their own personal attitudes and feelings on a range of issues, to which there are no fixed right or wrong answers. The

only question which requires a factual answer is whether the respondent voted in the last election (*vote*). Apart from the *vote* variable, the questions require the respondent to rank their answer on a scale (usually 5 or 10 point, with extra categories for people refusing to answer) expressing how strongly they agreed or disagreed with the statement.

Table 6.33: Relevant Dependent Variables Categorised (ESS 2004 Data)

Trust Most people can be trusted or you can't be too careful Most people try to take advantage of you, or try to be fair Most of the time people helpful or mostly looking out for themselves Trust in country's parliament Trust in the legal system Trust in the police Trust in politicians Trust in political parties	Moral Views Government should reduce differences in income levels Society better off if everyone looked after themselves Citizens should not cheat on taxes Someone paying cash without receipt to avoid VAT or tax, how wrong Someone making exaggerated/false insurance claim, how wrong
Life Satisfaction Satisfied with the present state of the economy State of education in country nowadays State of health services in country nowadays How happy are you Important to live in secure and safe surroundings Important to help people and care for others wellbeing	Politics How interested in politics Politics too complicated to understand Making mind up about political issues is easy/hard Voted in the last national election Placement on left right scale

To aid understanding and to ease of manipulation, I separated these 24 variables into four categories (Table 6.33). To gain a better understanding of the data and to help identify key dependent variables I ran models of each of the four groups with the addition of 4 home ownership variables to find the correlation coefficient (See Tables 6.8 34, 6.9 35, 6.10 36, 6.11 37, Appendix 2). Almost all variables had a p value of less than .001, no doubt partly due to the very large sample size. However, the Pearson's correlation coefficients did show some links between the social cohesion variables themselves and with the home ownership variables.

Table 6.34 (Appendix 2) shows that there are quite strong links between how respondents answered the questions 'How interested in politics', 'Politics is too complicated to understand' and 'Making mind up about political issues' (correlations between 0.38 and 0.48), which is probably due to the common theme of the three questions. The links between people's views on politics and their

housing tenure is less clear. However, there was a small link between people living in private and social rented accommodation and the likelihood of them placing themselves politically towards the left, on a left-right scale.

Table 6.35 (Appendix 2) shows correlations between all of the questions related to trust. In particular, it shows a strong likelihood that people have similar levels of trust in politicians and political parties (0.83). It also shows people respond in similar ways when they are asked about their trust in the police, the legal system, and parliament. Several of the 'politics' variables show small links with mortgage holders, private renters and social renters.

Tables 6.36 (Appendix 2), also shows that mortgage holders are slightly more likely to respond positively to several life satisfaction questions, such as think the state of education in the country is better than other tenure type. The life satisfaction variables in this group are fairly likely to each be answered similarly by respondents.

Table 6.37 (Appendix 2) shows a few modest correlations between the 'moral values' variables. This suggests again, that there are some similarities between the way in which respondents are answering these questions, although they are not as pronounced as the links between some of the other question categories. More notably, the tenure variables correlate moderately (between 0.1 and 0.22) with several of 'moral values questions. In particular, private renters shows a correlation with all five of the values questions.

These tests of correlations between the variables shed some light on the relationship between the attitudes and our primary independent variables. They also provide an idea of how people answer some questions in a similar way to others. In order to add to this initial understanding, I undertake a factor analysis to further assess, the commonalities under-pinning them.

The factor analysis flags up one significant factor which accounts for almost a fifth of the variance between the variables (Eigenvalue 19.480). This factor (Table 6.38, Factor 1: Trust in Others) finds high communalities amongst the 'Trust' variables, mirroring the correlation analysis. It is logical that people will feel similar levels of trust in multiple interconnected state agencies, suggesting that this underlying factor could be trust in institutions. The same underlying factor is also found to underpin three questions addressing whether people in general can be trusted, and whether people are happy in themselves and are satisfied with the education system. These further variables suggest that the latent factor linking people's responses to these questions is to do with their general trust in others. Trust is implicit in the questions about the official organisations and the questions about other

people. How happy you feel is often thought to be closely linked to whether you trust those around you and thoughts on the state of education may be linked to trust in government and in teachers.

Table 6.38: Factor loadings and communalities based on principal component analysis with varimax rotation for 24 Relevant Dependent Variables (ESS 2004 Data).

	Factor 1: Trust in Others	Factor 2: Understanding of Politics and Society	Communalities
Trust in politicians	.789		.760
Trust in political parties	.774		.735
Trust in country's parliament	.726	-.220	.676
Trust in the legal system	.698	-.187	.631
Trust in the police	.645	-.215	.546
How satisfied with present state of economy in country	.642	-.116	.517
Most people can be trusted or you can't be too careful	.545	.343	.643
Most of the time people helpful or mostly looking out for themselves	.498	.268	.598
State of education in country nowadays	.492	-.209	.423
How happy are you	.409		.471
Someone paying cash without receipt to avoid VAT or tax, how wrong		-.483	.627
Citizens should not cheat on taxes	-.103	.423	.431
How interested in politics	-.209	-.404	.569
Making mind up about political issues	.148	.464	.586
Politics too complicated to understand	-.191	-.433	.591
Someone making exaggerated/false insurance claim, how wrong	.105	-.417	.578
Voted last national election			.197
Most people try to take advantage of you, or try to be fair	.489	.342	.659
Placement on left right scale	.126	-.217	.492
Government should reduce differences in income levels	.189	.347	.514
Important to live in secure and safe surroundings		.450	.580
Important to help people and care for others wellbeing		.286	.647
Society better off if everyone looked after themselves	.149	.200	.699

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.815
Bartlett's Test of Sphericity	Approx. Chi-Square	163110.794
	Degrees of Freedom	253
	Significance	0.000

A second factor, accounting for 9% of variation was also found. The two factors together account for 29% of the variance in the variables. The second factor (Table 6.38 Factor 2 Understanding of Politics and Society) is an underlying factor for several questions which focus on people's moral and political views. It seems to be linked to people's understanding of politics and society, although it is not strongly connected to a person's political leaning on the left-right spectrum. Although other factors were found, they only accounted for small amounts of variance.

For further analysis, I chose to look more closely into the answers people gave to the questions 'Trust in Politicians' and 'Important to live in secure and safe surroundings'. These two different dependent variables have communalities with the other variables that allow us to presume there would be some similarities in the findings if we were to test each independent variable individually.

In addition to this, I will firstly investigate whether people voted in the last election as there appeared to be a relatively strong correlation with the tenure variables and engagement with the democratic process is a key part of people's wider attitudes towards trusting others and societal cohesion.

Regression Analysis

Table 6.39 Binary Logistic Regression "Voted in the last election"

	Model 1			Model 2		
	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.
Constant	3.555	0.000	.018	7.305	0.000	.032
Home Owner Outright	1.000	.676	.001	1.001	.486	.001
Private Renter	1.015	.000	.001	1.011	.000	.001
Social Renter	.963	.000	.003	.957	.000	.003
Age 16-30				.223	0.000	.032
Age 31 -50				.634	.000	.031
Gender Female				.897	.000	.025

Table 6.39 suggests that people living in areas with high levels of social housing are slightly less likely to vote than those living in areas with a strong private rental sector. Unsurprisingly, young people under 30 are shown to be far less likely than older people to have voted in the last election they were eligible to do so. Table 6.40 shows a binary logistic regression model for "Voted in the last election" which includes countries as independent variables (see Appendix 2). It shows a great discrepancy between the likelihood of people voting in different countries. People in Iceland, Greece

and Belgium were far more likely to have voted in the previous election than those living in Poland and Switzerland.

Table 6.41 Linear Regression for Trust in Politicians

	Model 1 R ² .026					Model 2 R ² .027				
	B	Std. Error	Beta	t	Sig.	B	Std. Error	Beta	t	Sig.
(Constant)	3.140	.018		176.208	.000	2.957	.045		65.143	.000
Home Owner Outright	-.006	.001	-.050	-6.262	.000	-.006	.001	-.051	-6.363	.000
Mortgage Holder	.025	.001	.199	25.684	.000	.025	.001	.199	25.683	.000
Private Renter	-.003	.001	-.021	-2.793	.005	-.004	.001	-.023	-3.130	.002
Social Renter	-.016	.003	-.047	-5.433	.000	-.016	.003	-.048	-5.472	.000
Age						.003	.000	.033	6.841	.000
Gender						.012	.023	.003	.528	.598

Regarding trust in politicians, a linear regression suggests that higher levels of home ownership have a small negative impact on people's trust in politicians (B -.006). However, this is also the case with areas with higher levels of people renting privately and is even more pronounced in areas with higher levels of social housing (B -.016). Areas with more mortgage holders, interestingly, are much more likely to trust politicians, regardless of the age and gender make-up of the locality.

Table 6.42 Linear Regression for Important to live in secure and safe surroundings

	Model 1 R ² .027					Model 2 R ² .045				
	B	Std. Error	Beta	t	Sig.	B	Std. Error	Beta	t	Sig.
(Constant)	2.143	.009		239.286	0.000	2.731	.023		119.002	0.000
Home Owner Outright	-.002	.000	-.040	-4.925	.000	-.002	.000	-.037	-4.639	.000
Mortgage Holder	.005	.000	.075	9.514	.000	.005	.000	.075	9.624	.000
Private Renter	.009	.001	.110	14.576	.000	.010	.001	.116	15.507	.000
Social Renter	.001	.001	.008	.926	.354	.001	.001	.008	.918	.358
Age						-.004	.000	-.092	-18.983	.000
Gender						-.233	.012	-.096	-19.972	.000

The picture for how important it is to people that they live in secure and safe surroundings is less mixed, with tenure groups and age making only small differences to people's answers. People living in areas with many private tenants were slightly more likely to believe it important to live in secure and safe surroundings. People in areas with high home ownership were the least likely out of the tenure categories to think it important.

Conclusions

This second set of results in this chapter confirms the findings from the first analysis into attitudes to social security benefits. There are small differences between tenure types, with the most pronounced being that social housing tenants often hold different or less strong views than other tenure types. The results for home owners are more mixed, and it is difficult to draw strong conclusions about the effect of home ownership on attitudes across Europe.

Footnotes

Tenure Data - Germany

The Eurostat tenure data for 2008, which I merged with ESS Round 4 2008 to create a home ownership variable, excluded some countries. [It also included values for some countries in the data set which did not have tenure values in ESS Round 2 2004 which was used in the earlier analysis]. The most notable exclusion was that of Germany. Eurostat were unable to provide tenure data for Germany for 2008, however it did provide data for 2005 and 2010. The percent of the population owning their own homes were 53.3% in 2005 and 53.2% in 2010. ESS data featured in ESS Round 2 2004 found 49.1% of their sample in Germany owned their own home. The German Federal Office for Statistics (DESTATIS)⁵ provide a great deal of more detailed statistics surrounding tenure and housing conditions, but do not seem to provide a single figure which tallies with the other information I have found. Consequently, due to the similarity of the figures from Eurostat and the earlier ESS survey, I have chosen to use the Eurostat 2010 estimate of 53.2% in my analysis. I feel confident that this is the best estimate for 2008 I am able to find and am satisfied that it is close enough to the real figure that it will not prejudice the analysis in any significant way.

⁵ German Federal Office for Statistics

https://www.destatis.de/EN/FactsFigures/SocietyState/IncomeConsumptionLivingConditions/AssetsDebts/Tables/HouseholdOwningRealProperty_EVS.html

Chapter 7 Longitudinal Analysis: Public attitudes in the UK from 1991 to 2009

Introduction

In this chapter I use the British Household Panel Survey (BHPS) to undertake further investigation into the relationship between attitudes to welfare and housing tenure in the Britain. In doing so it follows the previous two analysis chapters and, as a UK study, it particularly builds on analysis of the British Social Attitudes (BSA) survey. The British Household Panel Survey is a longitudinal survey which allows analysis of how individuals' attitudes and tenure change over time. I use multilevel modelling to shed light on these changes.

In the first part of this chapter, I investigate how BHPS data differs from BSA and what it can add to the previous study of attitudes in Britain. I compare repeated cross-sectional data and longitudinal panel data and discuss the benefits of multilevel modelling. I find that the longitudinal element to the British Household Panel Survey, combined with the inclusion of detailed tenure information, allows for a deeper understanding of attitudes in the UK to be formed, building on my previous analysis.

Secondly, I explain the process of assembling the data. I started by acquiring the data files for all 18 waves of BHPS. I studied the content to find out which variables were needed in my analysis before merging 16 significantly reduced waves into one file. I go on to examine what exactly is included in BHPS data. As previously mentioned, BHPS includes tenure data which as a longitudinal study allows for changes in respondents' tenure status over time to be tracked. I also identify 10 attitudinal questions which relate broadly to welfare. There are no questions directly addressing social security benefits, however there are variables that ask about distribution of resources (in particular health care), welfare funding and personal responsibilities in connection with welfare. I selected 3 to investigate in greater depth. These relate to inequality and the responsibility of job creation.

Following this I conducted further analysis into the overall relationship between home ownership and attitudes through descriptive statistics and multilevel models. This analysis found a link between tenure and attitudes. I then went on to look at a smaller subgroup of respondents – those who took part in all 16 waves of BHPS that are included in this study.

Data Assembly

I began by downloading the 18 waves of BHPS data from the UK Data Service, which allows you to obtain all British Household Panel Survey and (its successor) Understanding Society files together in a compatible format. This potentially allows for longitudinal analysis of data spanning 26 years. Unfortunately, Understanding Society does not include attitudinal questions suitable for investigating attitudes to social security benefits or welfare more broadly. This left me with 18 years of data covering the time period 1991 to 2008/9.

Each wave of the British Household Panel Survey contains a large amount of information in the form of hundreds of variables. Though very valuable to the furthering of knowledge as a whole, not all of this data was relevant to this study. As such, I selected just 20 or so variables that I would specifically need for my analysis.

The key housing tenure variable has been included in every wave of the survey, along with standard personal information such as age and gender. I also chose to include some extra information about number of people in the household and household type, e.g. 'single elderly', 'couple with dependent children'. Variables relating to attitudes were included periodically in different waves of the survey. Ten were identified as being initially of interest to this study. Waves 9 and 11 (1999 and 2001) didn't contain any of these attitudinal questions so waves 9 and 11 are not included in this study.

I merged the selected variables of 16 waves of BHPS (excluding waves 9 and 11) into one file. When merging the files, I also included a transformation to create a simplified housing tenure variable, with a smaller number of categories. This was to allow for a more straightforward analysis, while keeping the original variable for cross-checking purposes.

Importantly, I also included a weighting variable LEWGHT which is a longitudinal weight. (a weight for longitudinal enumerated individuals) This balances the data to reflect the population more accurately.

To conduct my further analysis I also focused in on individual respondents (using the aggregate command) so that it was possible to track which waves they had taken part in how many times they changed tenure and between which types, to see how their attitudes changed in subsequent surveys and characteristics certain groups of people shared. I isolated the respondents who had taken part in all 16 waves of the survey, as a sub-group to use for a separate analysis.

What can the British Household Panel Survey add to our understanding?

Previously, this thesis investigated the relationship between attitudes to welfare and home ownership using the British Social Attitudes survey (1984 to 2014) and the European Social Survey (2004 and 2008). This allowed for analysis of trends in attitudes and home ownership over time. Both attitudes and tenure could be attributed at an individual level, meaning that it was possible to discern what home owners/private renters/social renters thought about social security benefits. I was able to see how the attitudes of different tenure types changed overall, over a period of around 30 years. However, as BSA is a cross-sectional survey which randomly selects different respondents each year, I was not able to make any inferences about how individuals' attitudes changed over time. Therefore, it was not possible to examine the relationship between changes in an individual's tenure affect their attitudes.

The British Household Panel Survey is a longitudinal survey which ran for 18 years between 1991 and 2008/9. It includes a range of social and personal questions. It seeks to survey the same respondents in every wave. BHPS is a more complex data set than BSA, as it allows for the same people's circumstances and attitudes to be observed over time.

In this study, I analyse the data using multilevel models. The two levels of analysis, in this instance, are investigating the differences between people and the differences within people over time. To clarify, the analysis is interested in comparing the attitudes of people living in different tenure types. This is looking at differences between individuals. In this level of analysis we look at respondents, their tenure status and their attitudes and compare them with one another.

Table 7.1 Comparison of Repeated Cross-Section data and Longitudinal Panel data

Repeated cross-section data (e.g. BSA)	Longitudinal panel data (e.g. BHPS)
Survey repeated at regular intervals over time	Survey repeated at regular intervals over time
Core survey questions remain the same in each wave	Core survey questions remain the same in each wave
Themed extra questions can be introduced	Themed extra questions can be introduced
Respondents are randomly selected	Respondents randomly selected in the first wave and followed throughout subsequent surveys
Respondents change each wave	Active measures are taken to interview the same respondents over time.
Societal trends can be tracked	Societal trends can be tracked over time
Individuals cannot be tracked over time	Individuals can be tracked over time

In the second tier of this multilevel model analysis, I look at how individuals' attitudes change over time in comparison to their tenure type. This second strand of analysis focuses on individuals and reviews how their attitudes change or stay the same over time. It is possible to track specific respondents throughout the 18 waves of the survey as each respondent has an (anonymised) identification number which stays the same each time they are surveyed.

Table 7.1 compares repeated cross-sectional data and longitudinal panel data. Both types of data are valuable sources of information, but table 7.1 shows the distinct extra contribution longitudinal panel data can add to this analysis. Although some respondents will drop out of the survey over time, there is reasonable element of continuity in respondents over time. BHPS actively follows people up, to try and retain them. It follows all original survey respondents (known as Original Sample Members, OSM) from the first wave, including those who were children. Additionally, children subsequently born into original households become survey respondents by descent (known as Original Sample Members (Descendants), OSM(D)).

Variables included in this analysis

The tenure data collected by BHPS is detailed, containing a tenure variable with ten categories. These include differentiating between mortgage holders and outright home owners, as well as local authority tenants and housing tenants. The different nuances of the ten categories will not be made use of in this analysis. In some cases, they are too granular (Rented private furnished/Rented private unfurnished), and some unclear (Rented from employer). I have simplified them into the same four tenure categories as previously used: Outright home owner; Mortgage holder; Private renter; Social Renter. As an added level of detail, BHPS also notes respondent's previous recorded tenure, which creates a direct link between the waves and allows for changes to be observed.

In addition to tenure, there are a number of other useful independent variables contained in BHPS. Being able to control for sex, age and year allows for similar analysis to that done into BSA survey in the previous chapter.

In terms of dependent variables, I identified ten which may be of use. These are detailed in Table 7.2. From a theoretical stand-point, the most fitting for this analysis are the question which asks if there is one law for the rich and one law for the poor, and another which asks whether the government should provide jobs. However, they are all linked to the study of attitudes to welfare. Several relate to health care, the funding of welfare services and economic inequality. A couple also ask moral questions.

They all relate to attitudes to social security benefits, as a person's opinions on different welfare services are often similar as over-arching beliefs about public funding and deservedness can apply to different aspects of the welfare state. A combination of these variables can provide a useful indicator of people's opinions towards social security benefits.

Table 7.2 BHPS Potential Dependent Variables

Question	Variable Label
Adult children have an obligation to look after their elderly parents	OPFAMK
Generally speaking, would you say that most people can be trusted, or that you can't be too careful in dealing with people?	TRUST
All health care should be available free of charge to everyone regardless of their ability to pay	OPHLA
People who can afford it should have to take out private health insurance rather than use the National Health Service	OPHLB
It is not fair that some people can get medical treatment before others, just because they can afford to pay for it	OPHLC
Ordinary people get their fair share of the nation's wealth	OPSOCA
There is one law for the rich and one for the poor	OPSOCB
Private enterprise is the best way to solve Britain's economic problems	OPSOCC
Major public services and industries ought to be in state ownership	OPSOCD
It is the government's responsibility to provide a job for everyone who wants one	OPSOCE

In Table 7.3 (Appendix 1) the dependent variables are displayed showing the waves of BHPS they are included in. None of the ten questions were asked in every wave. The most frequently asked question was "Adult children should care for parents", which appeared in every other wave, totalling 9 waves over the 20 year period. Several other variables were included in 6 waves or more. Three of the variables, were not included in the survey after 2000 (All health care should be free; Compulsory private insurance if can pay; Unfair that wealth buys medical priority).

In waves 9 and 11, there are no attitudinal variables which are appropriate to use as dependent variables. As a consequence of this, I chose to exclude those waves from my analysis. Even in

descriptive analysis of independent variables, it is important to understand the data that I will work with later, rather than data which will not be included in the final analysis.

Selecting Dependent Variables

The ten identified possible dependent variables are all somewhat relevant to this study. However, as in-depth analysis of all ten is not possible in a thesis of this length, it is necessary to a smaller number of the most useful ones. As previously mentioned, three of the variables are only included in six waves of the survey, with the last inclusion in wave 10 in 2000. This is quite limiting, as this thesis is interested in both long-term changes in attitudes and in contemporary attitudes. 'Trustworthiness in others' has a similar draw-back, as the variable is only included in 6 surveys between 1998 and 2008. Although this is the most recent years of the survey, it still limits the length of time attitudes can be analysed. As a consequence, I decided to not use these variables in my analysis. Rather I concentrate on the other attitudinal questions which have been asked periodically over the twenty-year period. In particular, from a theoretical point of view, I decided that three variables are the most relevant to this analysis and therefore special attention is paid to these:

- There is one law for the rich and one for the poor
- Ordinary people get their fair share of the nation's wealth
- It is the government's responsibility to provide a job for everyone who wants one

I think these variables come closest to answering the question that this thesis is trying to answer.

The variables 'There is one law for the rich and one law for the poor' and 'Ordinary people share the nation's wealth' are fundamentally about a person's views on equality and fairness in society. The question about sharing the nation's wealth has a more financial aspect and ties in with a welfare system providing redistribution of wealth from taxes into cash transfers and services.

The variable 'Government has an obligation to provide jobs' ties in closely with discussion surrounding reciprocity and deservingness. Notions of social security claimants being lazy rely on the assumption that there are jobs for those who want to work. Garthwaite notes that recent UK welfare reform policies are based on the premise that there is a supply of jobs, but that "economic inactivity and unemployment are not caused by a lack of demand, but by the individual characteristics of the economically inactive" (Garthwaite, 2010). On this premise, if people do not believe the government has a obligation to provide jobs, they may agree that the market provides enough jobs for people who wish to work. By extension, those claiming social security benefits may be seen to have chosen to do so, and are therefore less deserving of generous hand-outs.

Independent Variables – Overview

Tenure

Firstly, I explored the tenure variable. The tenure data in BHPS differs somewhat from that found in the previous BSA data and in official records. Unlike a random sample which aims to achieve a representative cross section of society, BHPS follows household members year on year, meaning that the sample cannot be controlled in terms of selecting people by age, ethnicity, and so on, after the first wave. However, as previously discussed, from wave 2 onwards the data is weighted to create a picture that is more representative of the population.

There are around 10,000 individual respondents included in each wave, from between five and ten thousand households. The original survey members (respondents from wave 1) are followed up each year and each household with an original survey member is asked to take part. This allows respondents tenure changes to be tracked as well as overall tenure mix to be observed.

Figure 7.4 Tenure distribution in BHPS

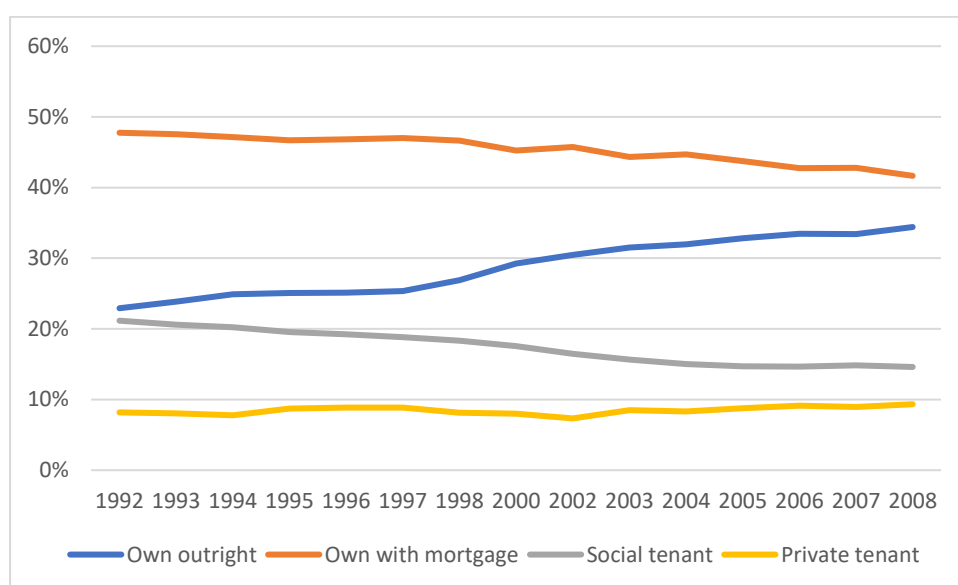


Figure 7.4 shows the overall levels of different housing tenure groups throughout the course of the survey. In BHPS data the number of mortgage holders declines over the years and the number of outright owners increases. These trends are similar to the BSA and Census data, however BHPS may have a slightly greater number of outright home owners due to the longitudinal nature of the study meaning respondents owning their own homes at the beginning of the study retain that tenure status throughout.

Regarding social tenants and private tenants, the trends also follow census data. The numbers of social tenants decline in line with official statistics. The proportion of private tenants in BHPS does rise but only from 8.2% to 9.3%. This is a lot lower than the figure for the whole population.

Tenure change

Of all respondents, a significant proportion although a minority (44%) never changed tenure type in the duration of the survey. In each wave around 10% of respondents had changed tenure since the last survey. However, these numbers do not take into account how many waves the respondents took part in the survey.

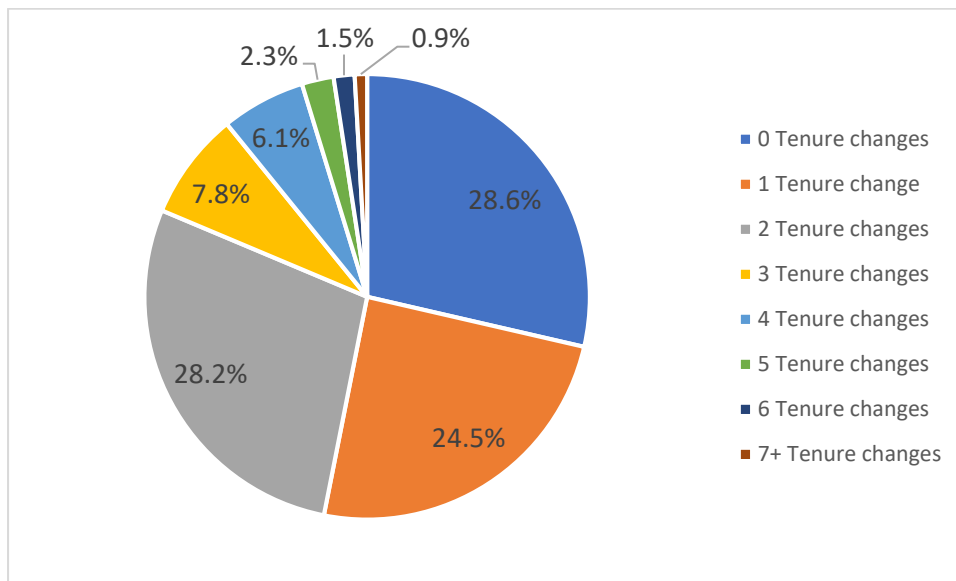
Table 7.5 Number of times all respondents changed tenure

No of times changed tenure	% of respondents
0	44%
1	33.9%
2	14.3%
3	4%
4+	3.7%

This is important as the more times someone took part, the more opportunities there were to record their tenure and changes in it. For example, someone taking part in 2 surveys could only record 1 change in tenure.

Of all respondents 18.2% of people took part in only one wave of BHPS. Most people took part in more than one wave, although the total times they answered the survey questions varied. Table 7.6 (Appendix 2) shows this break down. 10% of people did the survey twice and roughly the same amount participated three times. Interestingly, the numbers are similar for 7 and 8 times. After single time participants, the second largest group (13.4%) were those who took part in all 16 waves of the survey studied in this analysis. It is these 4,148 respondents I will focus on as a sub-group throughout my analysis, as well as investigating the whole survey results.

Figure 7.7 Percentage of respondents changing tenure (of respondents participating in all 18 waves)

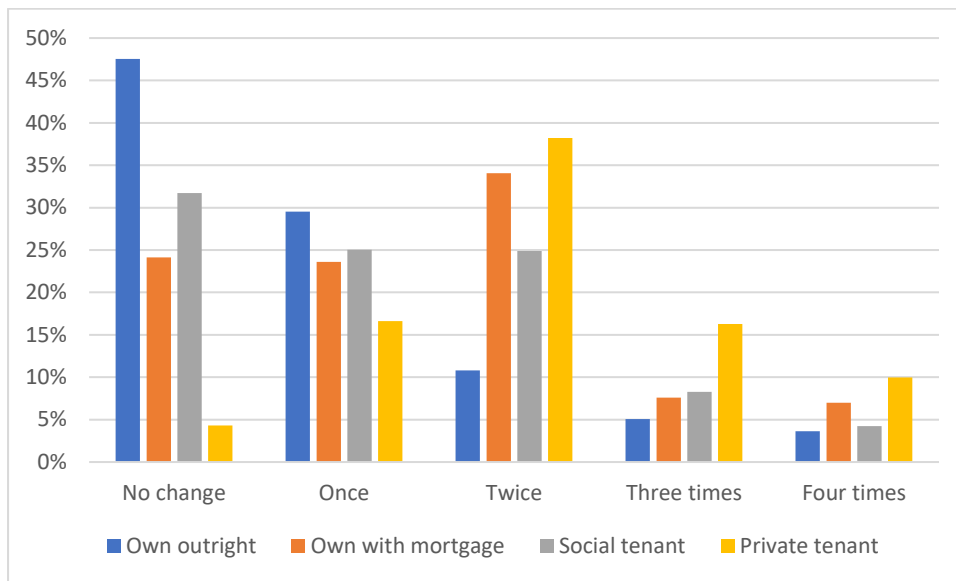


Of respondents who took part in all waves of the survey, most changed tenure type only a handful of times. More than half of respondents changed tenure once or not at all. One person reportedly changed tenure 13 times, but this is an outlier as only 4.7% of this sub-group changed tenure more than 5 times.

Figure 7.8 represents respondents' original tenure types compared with how many times they changed tenure during the course of the survey (concentrating on the majority who changed tenure less than 5 times). 47.5% of people who owned their own home at the beginning of the survey never changed tenure and they are shown here to change tenure the least. This is not very surprising as once people own their own home outright, it is common to not move home, to move only into another house that is owned outright or to move into another privately owned house with a mortgage.

The majority of private tenants changed tenure at least twice and just over a third (34%) of mortgage holders changed tenure twice. This reflects the transient nature of tenure, as people's lives and circumstances change. It shows that a longitudinal analysis is necessary to add to our understanding of how tenure can affect attitudes because people's tenure identity is not fixed.

Figure 7.8 Shows the respondents original tenure type by how many times they changed tenure (of respondents included in all waves)



In addition to this, although a third of social tenants didn't change tenure, a quarter do so once and a quarter twice. In post war years, social housing in the UK was considered to be a home for life with people offered life-time tenancies. However, this data shows that two thirds of social housing tenants in 1992 would go on to move to a different tenure type at least once. This is interesting as people's first recorded housing tenure compared with their last recorded tenure 18 years later is shown here in Figure 7.9. It shows that 59.7% of people who were social tenants at the beginning of the survey were also social housing tenants in 2008. This suggests that some people who had moved into different housing had returned to live in social housing at a later date. A quarter of social tenants ended up as mortgage holders, but very few owned properties outright by the end of the time period.

Figure 7.9 Showing respondents' first tenure type compared with their final tenure type (of respondents included in all waves)

(row percentages)

		Final Housing Tenure			
		Own outright	Own with mortgage	Social tenant	Private tenant
First Housing Tenure	Own outright	80.4%	13.1%	2.9%	3.6%
	Mortgage Holder	43.5%	50.8%	2.6%	3.1%
	Social tenant	8.5%	26.3%	59.7%	5.5%
	Private tenant	17.9%	47.8%	13.3%	20.9%

Fig. 7.9⁶ shows, unsurprisingly that 80% of people who owned their homes outright in 1991 still did so in the last wave of BHPS. Around 13% still owned a house, albeit with a mortgage. Very few home owners ended up renting in the private or social sectors. The majority of mortgage holders ended the survey in the same housing tenure as they began it. Although, many mortgage holders (43.5%) ended up owning their own homes outright. The continuity of social tenants remaining living in social housing is contrasted with private renters, who mostly ended up as mortgage holders (47.8%). Private renters were the only tenure type likely to be living in a different tenure type by the end of the survey. Their prospects are shown to be quite mixed, with a spread of final tenure across tenure types.

Table 7.10 Tenure mix of respondents who took part in all waves, in the first and last waves.

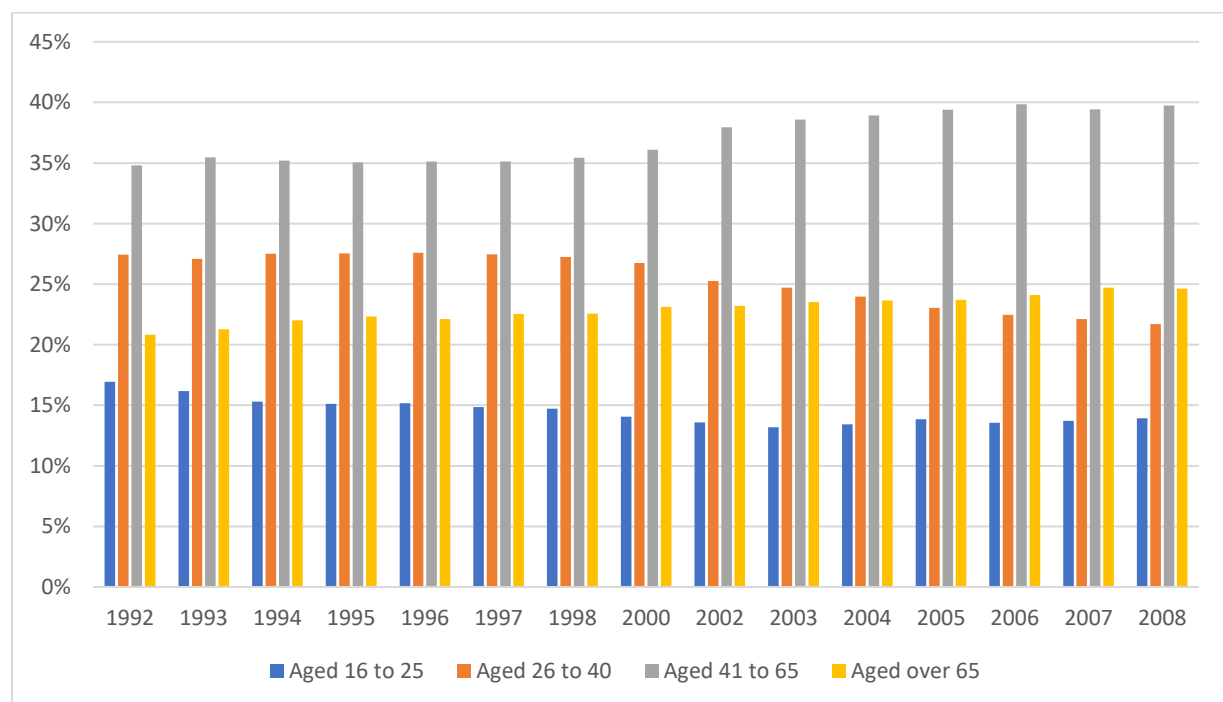
	First recorded housing tenure	Final recorded housing tenure
Own outright	20.5%	44.0%
Own with mortgage	57.4%	39.2%
Social tenant	14.8%	11.9%
Private tenant	7.3%	4.9%
Total	100%	100%

⁶ An alternative visual representation of this data is shown in Appendix 3

To expand on why the overall tenure figures may differ from official statistics for the whole population, Table 7.10 shows that of respondents who were included in every wave of the survey the percentage who owned their own homes in the 2008 was more than double that in 1991. The proportion of these respondents who were in private rental accommodation had fallen, probably because many had secured mortgages to buy their own homes during that time. The effect of time on respondents' tenure type is a factor to consider when analysing this data, and the longitudinal nature of the study may make it slightly less representative of the whole population in terms of some attributes. However, one of the benefits of using multilevel modelling is being able to measure change within individuals and this individual focus gives a depth of analysis which is very beneficial to my analysis.

Age

Figure 7.11 Age distribution in BHPS



During the waves of BHPS studied, the number of adult respondents in each age group changes over time. Figure 7.11 shows the proportion of each age group, with people aged between 41 and 64 making up well over a third of the overall sample and their numbers increase year on year after 1995. Although 26 to 40 years olds began as the second largest group, making up around 27% of the

sample, their numbers declined over the course of the survey. They accounted for around 5% less of survey respondents by 2008 and had been overtaken in proportion by the 65s.

The interaction between tenure and age is an important relationship to consider, especially as in the previous analysis of England and Wales, age proved to be interlinked with tenure and attitudes. According to BHPS data the proportions of each age group in different tenure types have changed over time. Figure 7.12 shows that the percentage of people aged between 26 to 40 in rented accommodation has risen from 8.7% in 1992 to 15.1% in 2008. The number of younger people aged 16 to 25 who are private renters also appears to be increasing, although the trajectory shows greater variation. This age group consistently has the largest proportion living in private rented accommodation. For older people aged over 40, their likelihood of living in the private rented sector remains similarly low throughout the course of the survey. Although for the over 65s there has been a slight drop in numbers.

Figure 7.12 Percentage of each age group in Private Rented accommodation

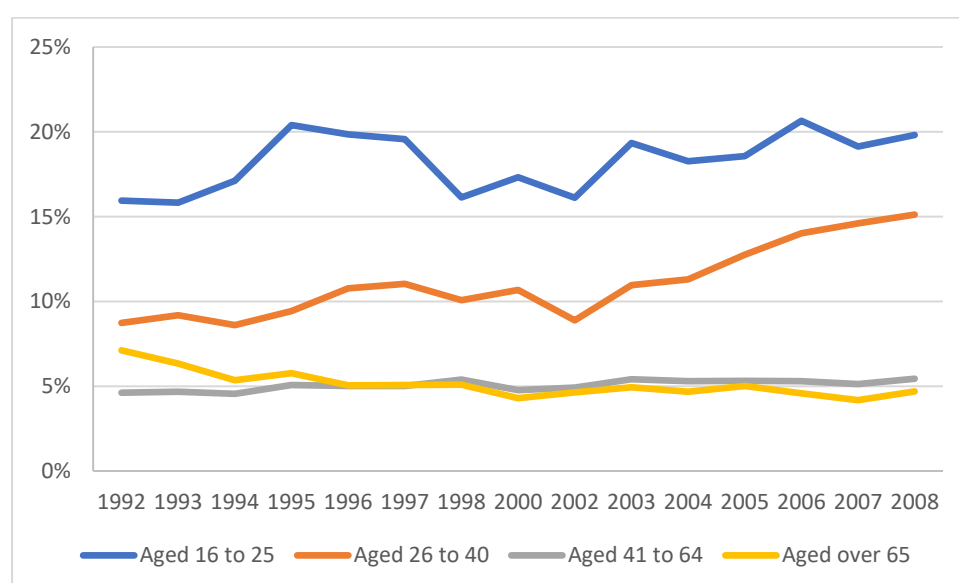
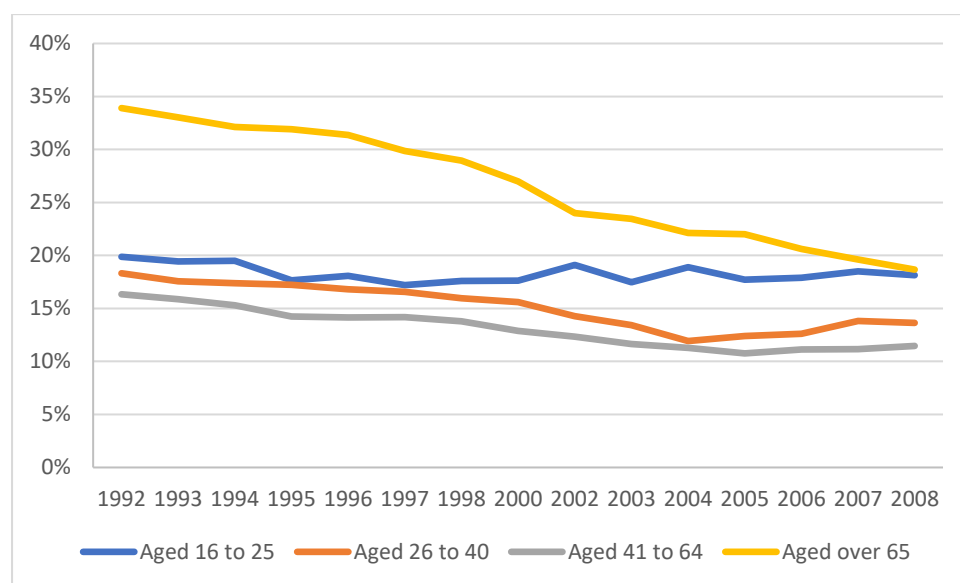


Figure 7.13 shows the same age groups over time living in social housing. In the UK this sector has contracted over recent years, and the proportions of each age group who are social tenants has decreased accordingly. 16 to 25 year olds are the group that has experienced the least change, while those of pensionable age have seen a marked decrease. In 2008 just 18.7% of respondents aged over 65 lived in social rented housing, compared with 33.9% in 1992.

Figure 7.13 Percentage of each age group in Social Rented accommodation



The corresponding graphs for the percentage of each age group who holding mortgages on properties, and who are outright home owners, are included below. They show some changes and some interesting characteristics about the sample of BHPS. Figure 7.14 shows that the number of outright home owners aged over 65 has increased between 1992 and 2008, which does reflect our previous findings for this age group and this tenure type. However, it is interesting that the proportion of 16 to 25 years old owning their own home outright is consistently higher than for those aged between 26 and 40. This is something to note in subsequent analysis.

The proportions of each age group who have a mortgage on their home has not varied greatly over time. People aged between 41 and 64 have experienced a slight drop in their numbers owning with a mortgage. This change mirrors a slight rise in the proportion of this group who own outright. Young people aged under 25 have become slightly less likely to have a mortgage over this time period.

Figure 7.14 Percentage of each age group who are outright home owners

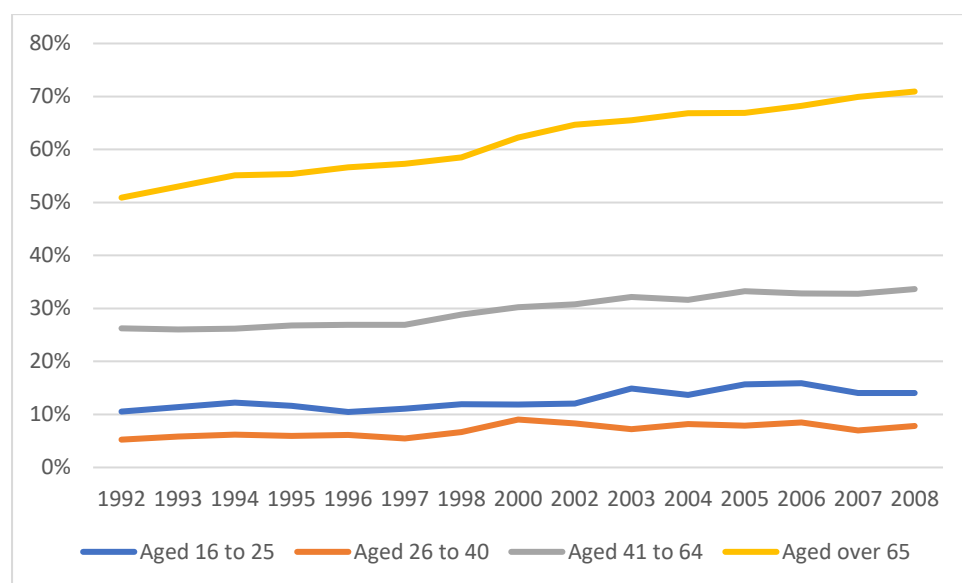
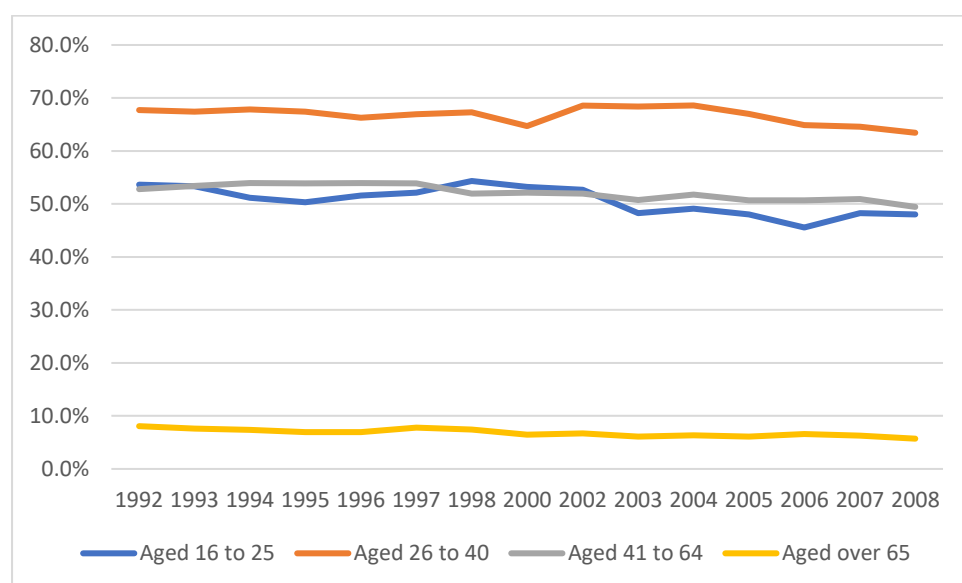


Figure 7.15 Percentage of each age group who are mortgage holders

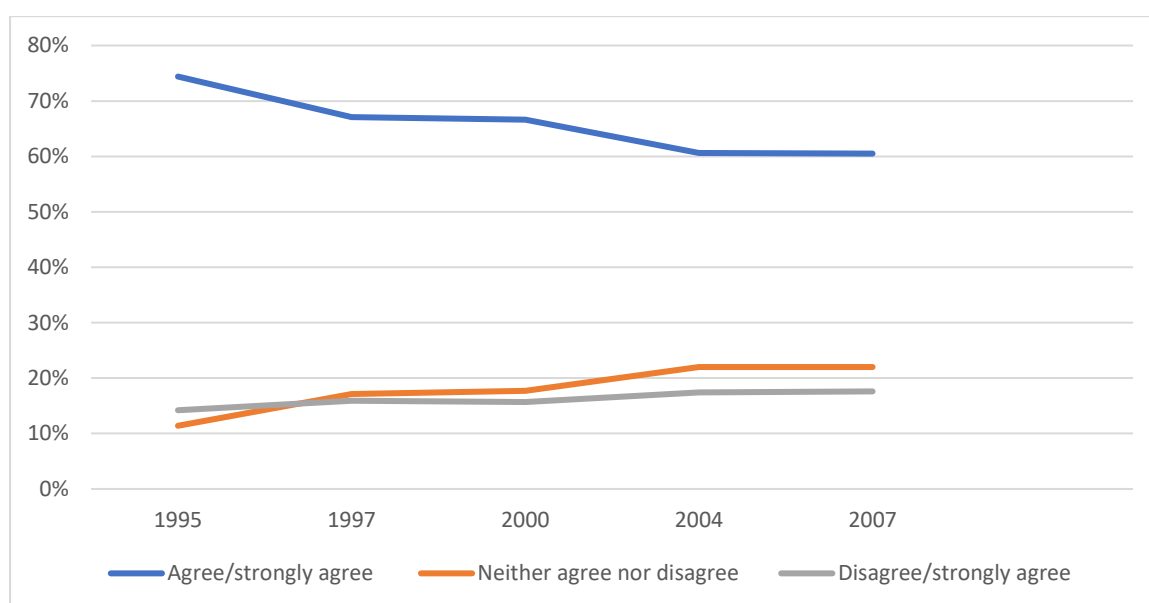


Dependent Variables – Descriptive Statistics

OPSOCB There is one law for the rich and one for the poor

The first dependent variable to examine is **OPSOCB “There is one law for the rich and one for the poor”**. This variable allowed the respondent to choose between 5 different substantive responses. These were: Strongly Agree/Agree/Neither agree or disagree/Disagree/Strongly Disagree. The number of respondents choosing Strongly Agree and Strongly Disagree was generally very small and accounted for only a few percent of the total feedback. I did not wish to exclude these answers from my analysis, but decided that the numbers were too low to analyse on their own. Instead, I merged them with Agree and Disagree respectively. Therefore, it should be noted that in the analysis Agree/Strongly Agree is primarily respondents selecting Agree.

Figure 7.16 Answers for OPSOCB ‘There is one law for the rich one for the poor’ by year



This is illustrated in Figure 7.16 which represents the percentage of respondents agreeing, disagreeing and neither agreeing nor disagreeing with the statement ‘There is one law for the rich and one for the poor’ in 5 years of the survey between 1995 and 2007. According to Fig. 7.16, over time the number of people who agree with the statement decreases from 67.1% in 1995 to 60.5% in 2007. The opposite trend is seen in the amount of people disagreeing, increasing from 15.9% to 17.6%. However, the option ‘Neither agree nor disagree’ saw a greater rise in respondents choosing it than ‘Disagree/strongly disagree’. The nearly 5% rise in the population who don’t give an affirmative or negative response to this question should be noted. An increased proportion of

apathy, disinterest or lack of knowledge in social questions could suggest a weakening of the topic's relevance to contemporary society. It certainly ties in with the wider social trend during this period of decreasing voter turnout.

However, the main information to take from these responses is that on an aggregate level, the majority of people agree that there is one law for the rich and one for the poor.

Figure 7.17 Percentage of each tenure type agreeing or strongly agreeing with the statement 'There is one law for the rich one for the poor'

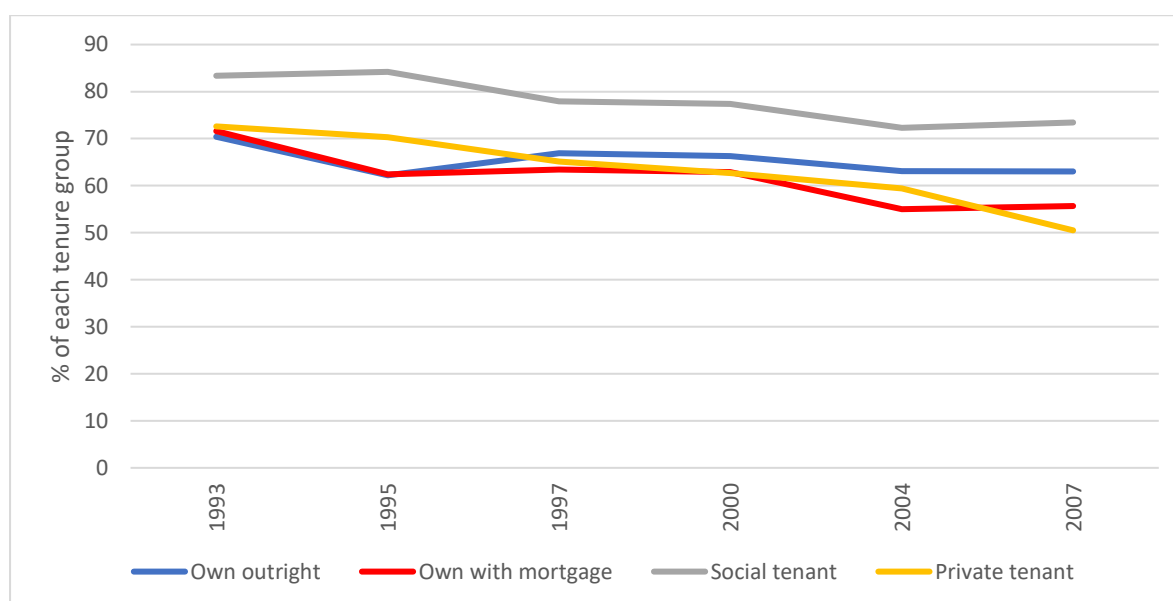


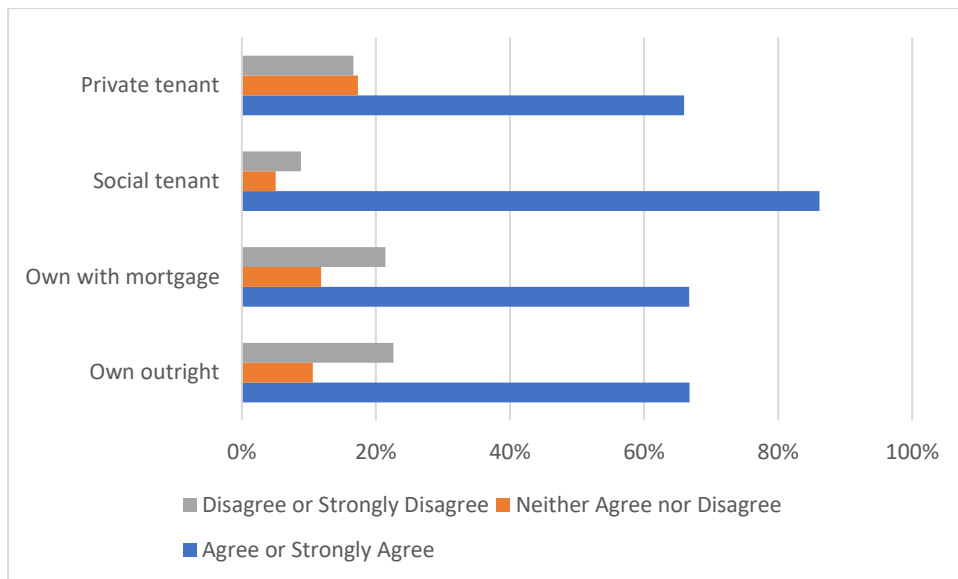
Figure 7.17 above shows the breakdown of people agreeing with the statement 'There is one law for the rich and one for the poor' by tenure grouping. This figure shows that social tenants are consistently more likely to agree than other tenure types. Outright home owners also maintain a stronger likelihood than other groups in the later two thirds of the time period. A possible link between these two tenure types is that, in this data set, they are likely to be older people.

In light of the results of my previous analysis of the British Social Attitudes survey, it is important to note these results are remarkably similar. Social tenants seem to be the most likely to think rich and poor people are treated differently, and therefore more likely to think there is inequality in society. However, these are only descriptive statistics. To provide a deeper understanding, I used a multilevel model to analyse the data further, which will be presented later in the chapter.

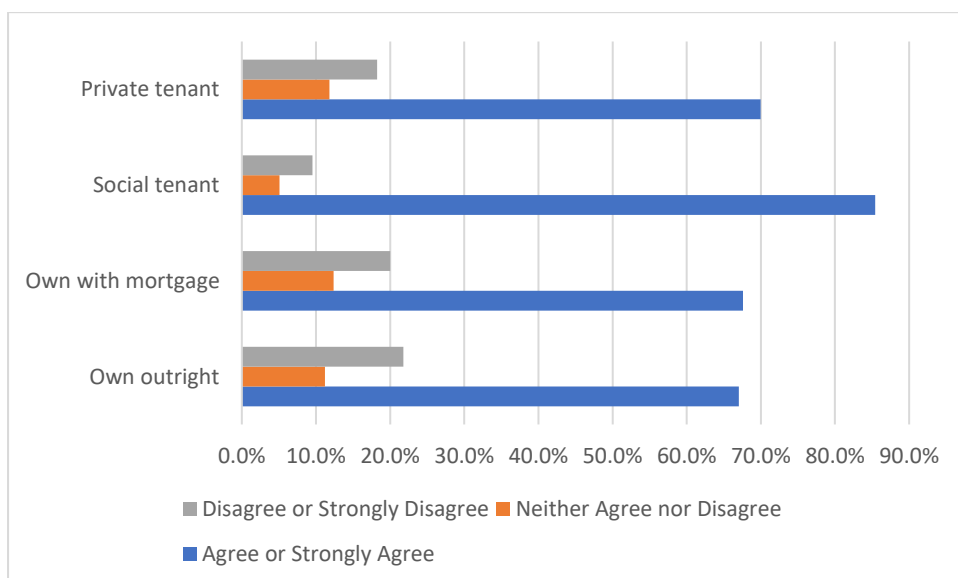
Of people who took part in all waves of BHPS (included in this study). It is interesting to compare the first response given to OPSOCB OneLaw in the first wave of the study in 1991, with the person's first recorded tenure type. Figure 7.18 shows that people who lived in social housing in 1991 were far more likely to agree or strongly agree that there is one law for the rich and one for the poor. Almost

exactly the same proportion of private renters, mortgage holders and outright home owners agreed with the statement (68%). However, differing from the other tenure types, Private renters were more likely to give the answer ‘Neither agree nor disagree’ that they were to actively disagree.

**Figure 7.18 showing respondents first tenure type compared with their first answer to OPSOCB
There is one law for the rich one for the poor’ (Only people who took part in all 16 waves of the survey).**



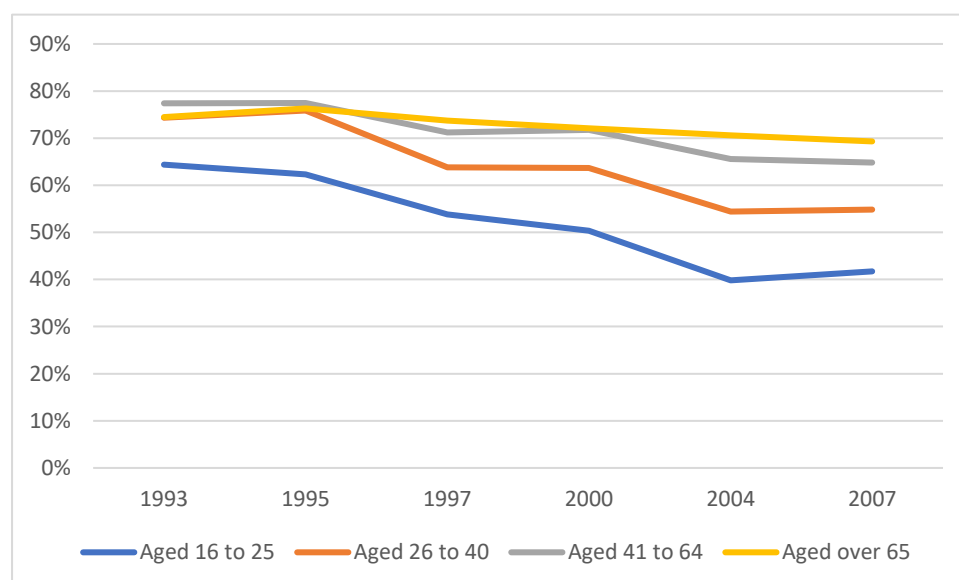
**Figure 7.19 showing respondents final tenure type compared with their first answer to OPSOCB
There is one law for the rich one for the poor’ (Only people who took part in all 16 waves of the survey).**



Interestingly the same analysis for the final recorded tenure of people who took part in all waves of the survey (Table 7.19) displays very similar results. It is important to remember that the majority of home owners, mortgage holders and social tenants ended the survey in the same tenure situation they began in. However, the result show that the positions of people in distinct tenure types have remained quite constant.

Considering differences between age groups, there are also differencing in responses to this question. Figure 7.20 shows percentage of each age group agreeing with the statement ‘There is one law for the rich and one for the poor’. It shows that young adults aged under 25 are consistently the least likely to agree with the statement. Everybody aged 26 and over had a very similar likelihood of agreeing that there is one law for the rich in 1992. All three older age groups began the survey with around a 75% chance of agreeing. However, by 2008 the beliefs of the three age groups had diverged a small amount. By the end of the survey, distinctions in attitudes by age are in chronological order, with the over 65s being the most likely to agree and the under 25s the least likely to hold this point of view.

Figure 7.20 Percentage of each age group agreeing or strongly agreeing with the statement ‘There is one law for the rich one for the poor’.



OPSOCA “Ordinary people share in the nation’s wealth”

The second dependent variable I chose to study was **OPSOCA “Ordinary people share in the nation’s wealth”**. This variable contains the same 5 option answers as the previous dependent variable. Again, I condensed them into 3 categories. Figure 7.21 shows the overall responses across 6 waves between 1993 and 2007. Over this time-period the number of people who do not agree with the statement declined. After reaching a high of 70.4% in 1995, this figure declined unsteadily to a low of 57.4% in the last wave to include the variable in 2007. However, even at this low point, the majority of people still do not believe that ordinary people do share in the nation’s wealth. This mirrors the results found with the previous dependent variable studied. Attitudes towards inequality remain negative. Fig. 7.21 shows that although the number of people disagreeing has fallen, it is not the case that there has been an increase in people agreeing that wealth is shared with ordinary people. It is the amount of people who neither agree nor disagree which has increased. Once again, this is notable it suggests that attitudes are not changing in a binary sense, but people are becoming less sure of their position, or less interested in the issue.

Figure 7.21 Answers for OPSOCA “Ordinary people get their fair share of the nation’s wealth” by year.

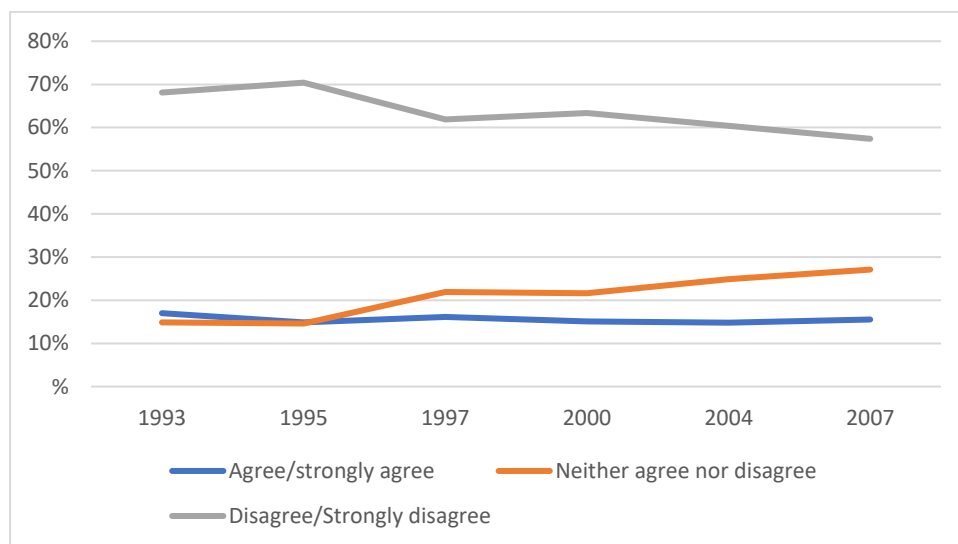


Figure 7.22 Respondents disagreeing with OPSOCA “Ordinary people get their fair share of the nation’s wealth” by housing tenure.

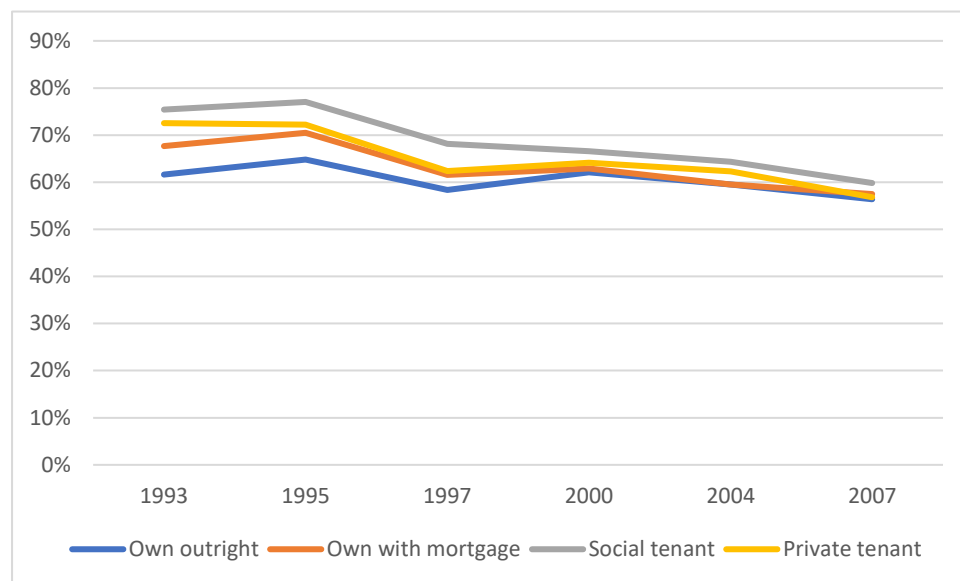


Figure 7.22 shows the percentage of different tenure types disagreeing with the idea that ordinary people share in the nations wealth. In 1993 the views of people in different types of housing are fairly similar with social tenants being slightly more inclined to disagree with the statement and slightly less outright homeowners doing so. By 2007 opinions have converged even further, with only a tiny amount of variance between the tenure types. Interestingly, this is also the case for people answering ‘Neither agree nor disagree’. More people across all tenure types chose to neither agree nor disagree with the statement and the numbers of each housing group became increasingly similar to each other.

Figure 7.23 Respondents disagreeing with OPSOCA “Ordinary people get their fair share of the nation’s wealth” by age.

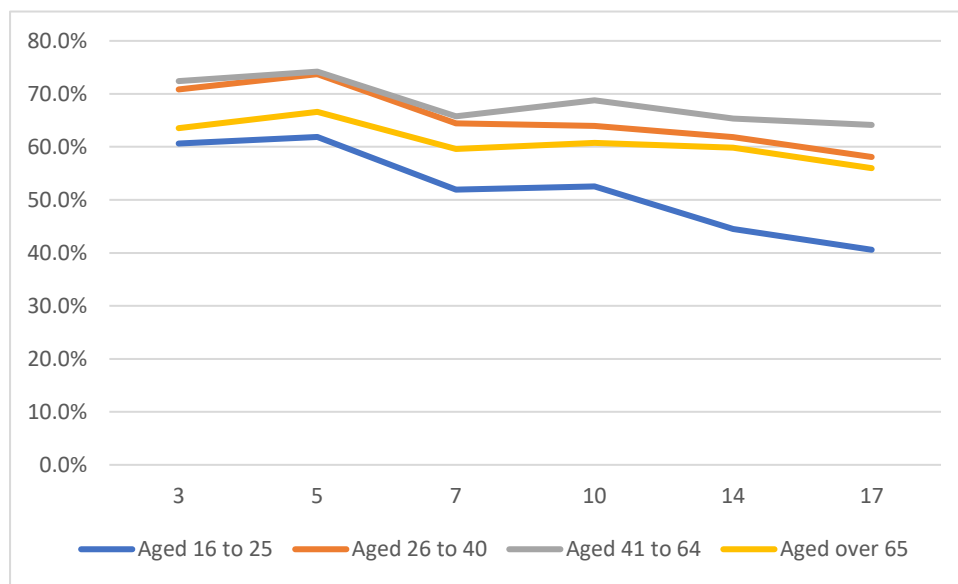
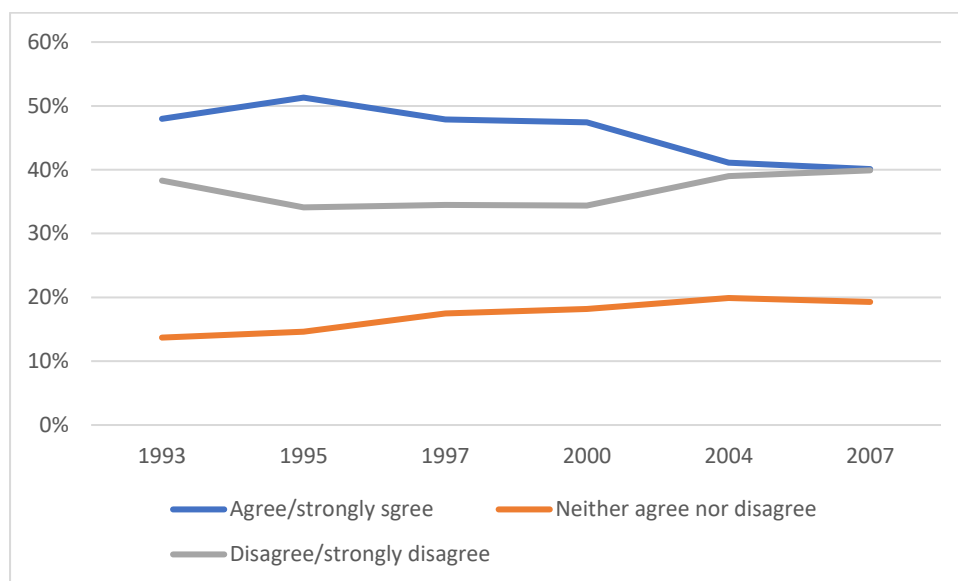


Figure 7.23 shows the age breakdown of respondents who do not think ordinary people share in the nations’ wealth. As with the previous dependent variable, it is young people under the age of 25 who have begun to believe this less over time. The other age groups have not seen quite as pronounced change in attitudes. The over 65s express less negative views than people aged between 26 to 64, but they end the survey with quite similar likelihoods of disagreeing with the statement.

OPSOCE “It is the government’s responsibility to provide a job for everyone who wants one”

Figure 7.24 Responses to “It is the government’s responsibility to provide a job for everyone who wants one”



The third dependent variable in this analysis is the statement ‘It is the government’s responsibility to provide a job for everyone who wants one’. It was included in six waves of BHPS, covering the years 1993 to 2007. The available responses are the same as the two previous variables and have been condensed as such.

During the period between 1993 and 2007, as Figure 7.24 shows, the numbers of respondents agreeing and disagreeing with the statement converge. Agreement that the government is obligated was initially the most common response, peaking in 1995 at 51.3%. This year also presented the biggest gap between those in agreement and those disagreeing, with a 17.2 percentage point difference. However, by 2004 the response rates for the two answers were very similar and in 2007 there was just a 0.2 percent difference. This represents an interesting split in attitudes. However, it is again important to note that the amount of people choosing to neither agree nor disagree with the statement also rose over the time-period.

Figure 7.25 gives an indication of the differences in response from the four tenure groups. The proportion of private renters agreeing with the statement most closely resembles the average for all tenure types, shown in the previous Figure 7.24. Meanwhile, home owners both with and without a mortgage are shown here, at an aggregate level to be less likely to agree with the statement. Social tenants are far more likely at this aggregate level to believe that the government has an obligation to provide jobs.

Figure 7.25 Break down of respondents agreeing that “It is the government’s responsibility to provide a job for everyone who wants one” by tenure group.

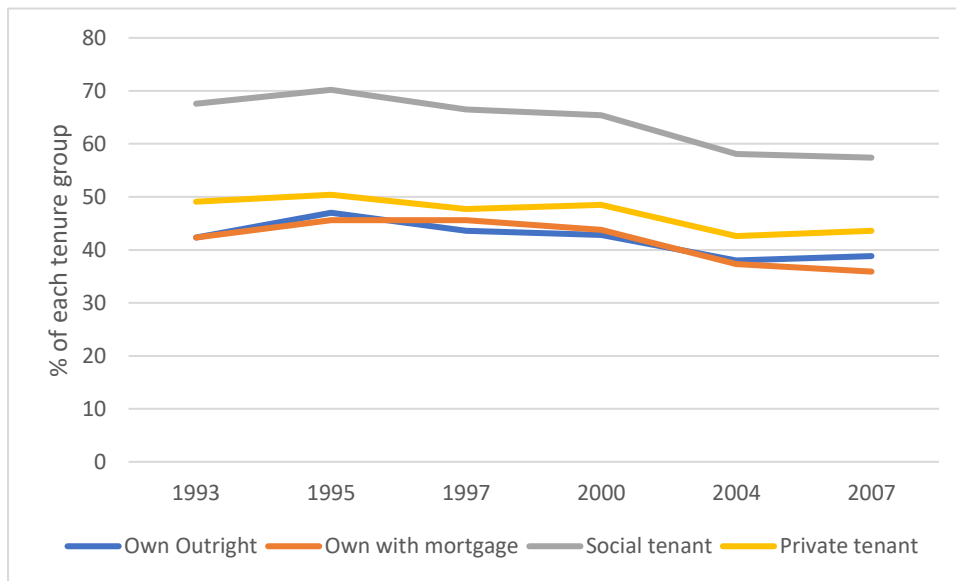


Figure 7.26 Respondents agreeing with OPSOCE “It is the government’s responsibility to provide a job for everyone who wants one” by age.

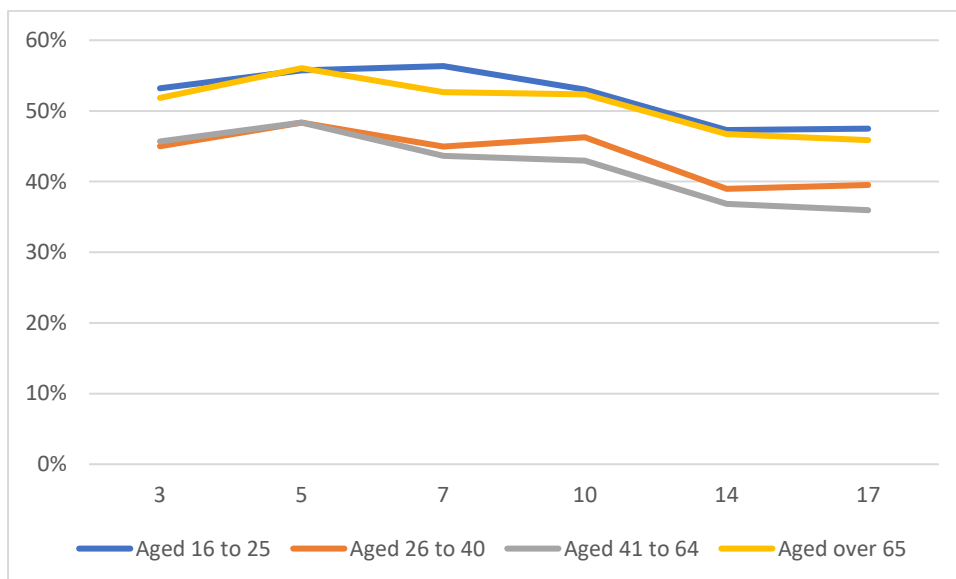


Figure 7.26 shows responses in agreement that it is the government’s responsibility to provide jobs, separated by age. The result is mixed with the oldest age group over 65 and the youngest people under 25 who are more likely to agree with the statement than people in the middle age groups.

Multilevel Modelling

The benefit of using multilevel modelling rather than an ordinary regression is that it also takes into account the change within individuals. This is shown in the corresponding equations for an OLS regression and for a Multilevel model for this analysis:

$$(OLS) Y_i = b_0 + b_1Age + b_2Sex + b_3Tenure + b_4Wave + e_i$$

$$(MLM) Y_{it} = b_{0i} + b_1Age + b_2Sex + b_3Tenure + b_4T + e_{it}$$

Whereas an OLS model takes into account change over time between individuals (Wave), a multilevel model also takes into account variation within individuals (i). I will compare the different outputs for MLM and OLS models in the first part of my analysis of the three dependent variables.

OPSOCB “There is one law for the rich and one for the poor”

Table 7.27 Example 1 Linear regression (pooled OLS) testing the relationship between OPSOCB ‘There is one law for the rich and one for the poor’ against independent variables

	Coefficient	Standard Error	Beta	t	Sig.
(Constant)	2.786	.018		151.233	0.000
Own Outright	.107	.013	.050	8.511	.000
Social tenant	-.267	.013	-.106	-20.079	.000
Private tenant	-.034	.017	-.010	-1.981	.048
MALE	.003	.009	.002	.352	.725
Wave 3 1993	-.223	.017	-.092	-13.486	.000
Wave 5 1995	-.241	.017	-.097	-14.390	.000
Wave 7 1997	-.116	.017	-.046	-6.878	.000
Wave 10 2000	-.117	.017	-.045	-6.826	.000
Wave 14 2014	-.021	.018	-.008	-1.185	.236
Age	-.007	.000	-.131	-23.803	.000

Table 7.28 Example 2 Multilevel model testing the relationship between OPSOCB 'There is one law for the rich and one for the poor' against independent variables

Parameter	Coefficient	Standard Error	df	t	Sig.
Intercept	2.862	.024	12824.449	119.360	.000
Own Outright	.063	.013	43540.569	4.807	.000
Social Tenant	-.180	.016	30847.862	-11.050	.000
Private Tenant	-.056	.017	44657.026	-3.293	.001
Gender Male	.014	.015	9246.770	.900	.368
Wave 3 1993	-.237	.013	44332.556	-18.308	.000
Wave 5 1995	-.252	.013	43054.066	-19.678	.000
Wave 7 1997	-.121	.013	41600.686	-9.602	.000
Wave 10 2000	-.121	.013	39121.914	-9.687	.000
Wave 14 2004	-.018	.013	36491.015	-1.448	.148
Age	-.008	.000	12656.240	-19.448	.000

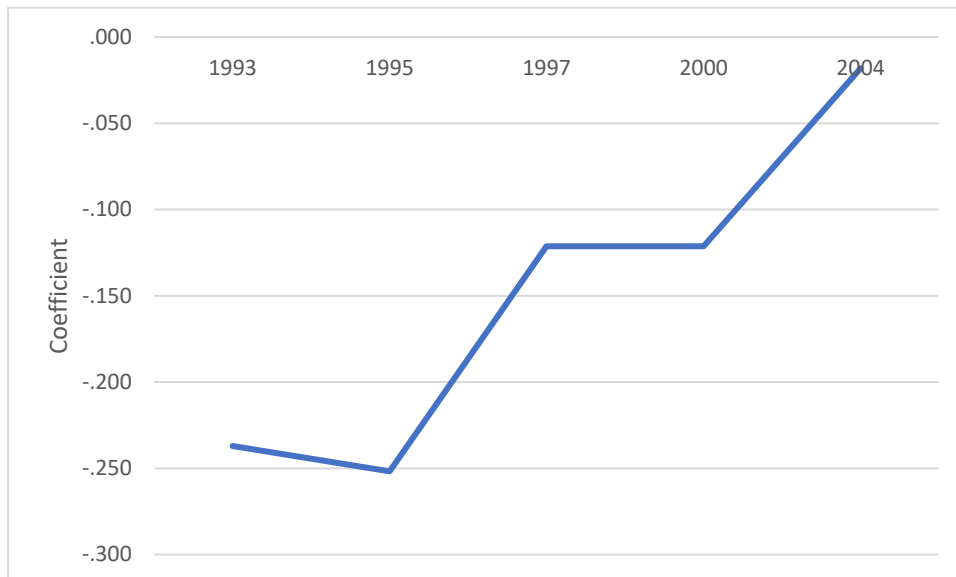
Tables 7.27 and 7.28 show the results of a linear regression and a multilevel model with the dependent variable 'There is one law for the rich and one for the poor'. Although the two models show similar trends, there are some differences between the results. In the OLS model, the category of private renters does not fulfil the significance test. The strength of some of the results are weaker in the OLS model, particularly with regard to the wave parameters. This suggests that the MLM finds greater differences within individuals' opinions over time.

The results of the multilevel model support the earlier assumptions that social tenants are more likely than other tenure types to agree that there is one law for the rich and one for the poor (Coefficient -.180, compared with outright owners .063 and private renters -.056.). The control tenure variable was mortgage holders and all the tenure groups showed statistically significant results. The gender variable 'male' does not fulfil the significance test, so the relationship between gender and attitudes is less clear.

As a longitudinal study, changes over time are important as each wave contains (many of) the same respondents. The year in which respondents were surveyed, had a significant impact on their attitudes towards there being one law for the rich and one for the poor. In 1993 and 1995 people were quite likely to agree with the statement (Coefficient -.237 and -.252 respectively), a likelihood that decreased over time. By 2004 people were much less sure that there was one law for the rich

(Coefficient $-.018$). Figure 7.29 shows this, where agreement with the statement would cause the coefficient to be lower and disagreement would result in a higher number.

Figure 7.29 OPSOCB 'One law for the rich and one for the poor' Mixed model, fixed effects coefficients for 1993, 1995, 1997, 2000 and 2004.



OPSOCA “Ordinary people share in the nation’s wealth”

The mixed model analysis for this variable is shown in Table 7.30.

There do seem to be differences in attitudes between different tenure groups. Outright home owners were the least likely to disagree with statement (Coefficient -.052). Social and private renters had a very similar likelihood of disagreeing that ordinary people share in the nation’s wealth.

There is a weakening in how strongly the respondents disagreed with the statement over time.

People were more likely to disagree in 1993 (Coefficient .145) than in 2004 (Coefficient .051).

However, this is not a linear trend. People were least likely to disagree with the statement in 1997 (Coefficient .037).

Table 7.30 Multilevel Model for OPSOCA “Ordinary people share in the nation’s wealth”.

Parameter	Coefficient	Standard Error	df	t	Sig.
Intercept	3.429	.023	13018.651	150.963	.000
Own Outright	-.052	.013	42584.967	-4.124	.000
Social Tenant	.051	.016	29258.834	3.239	.001
Private Tenant	.055	.016	44197.718	3.359	.001
Gender Male	-.042	.014	9162.331	-2.909	.004
Wave 3 1993	.145	.013	43812.065	11.485	.000
Wave 5 1995	.186	.012	42462.611	14.894	.000
Wave 7 1997	.037	.012	41053.001	3.030	.002
Wave 10 2000	.073	.012	38694.505	5.930	.000
Wave 14 2004	.051	.012	36221.643	4.108	.000
Age	.002	.000	12749.160	4.085	.000

OPSOCE “It is the government’s responsibility to provide a job for everyone who wants one”

The mixed model results support these initial descriptive statistics (Fig. 7.31). Social tenants (Coefficient -.288) are far more likely than people living in other tenure types to agree with the statement by quite a margin. Home owners are likely to hold decisively different views and private renters differ from social renters in this model, falling nearer to the views of home owners. The model controls for gender and finds that men are more likely than women to think the government should provide jobs. The year in which the question was asked seems to have varying effects on people’s attitudes, but there is no overall trend to be seen. In this model, whether you are a social tenant or not is the biggest driver of difference in opinion.

Table 7.31 Multilevel Model for OPSOCE “Government has an obligation to provide jobs”.

Parameter	Estimate	Std. Error	df	t	Sig.
Intercept	2.783	.027	12474.619	102.888	.000
Own Outright	.008	.014	44409.850	.555	.579
Social Tenant	-.288	.018	34544.196	-16.333	.000
Private Tenant	-.062	.018	44321.549	-3.511	.000
Gender Male	.172	.018	9508.487	9.822	.000
Wave 3 1993	-.068	.014	44493.127	-5.001	.000
Wave 5 1995	-.160	.013	43583.573	-12.027	.000
Wave 7 1997	-.124	.013	42142.963	-9.455	.000
Wave 10 2000	-.125	.013	39410.323	-9.663	.000
Wave 14 2004	.001	.013	36436.663	.076	.939
Age	.003	.000	12520.421	6.314	.000

Conclusions

Although not the primary focus of this research, the tenure information and changes that were observed were of interest in understanding the tenure mix in Britain. It revealed that people's tenure is not static, but that it varies throughout people's life-times in a non-linear way. There is an expectation that once people get onto the housing ladder with a mortgage, they eventually pay it off and remain home owners for the rest of their lives. However, the number of initial mortgage holders who changed tenure more than once disputes this idea. As this thesis theorises (and finds) differences in attitudes of people living in different tenure types, it is also an interesting finding that tenure is more transient than perhaps my hypothesis and the work of previous scholars acknowledges.

This analysis does build on the previous chapters findings that tenure does influence attitudes. It supports the findings of the previous two chapters in finding that social tenants express markedly different views to other tenure types. It also reflects the analysis England and Wales based analysis in Chapter 5 which suggests that UK home owners are the least supportive tenure type of programmes of government welfare and redistribution.

Chapter 8: Discussion and Conclusions

Introduction: Overview of Findings

This chapter brings together the findings of this thesis to answer the central research question: Does housing tenure affect support for social security benefits? It will do this by addressing the research questions set out in Chapters 1 and 4:

1. Is there a link between increasingly punitive attitudes towards welfare benefits in Britain and increased levels of home ownership?
2. Do changes in individuals' housing tenure affect attitudes to social security benefits?
3. How do attitudes to social security benefits compare between different European countries?
4. How do the attitudes of different tenure groups around Europe differ in relation to welfare benefits?
5. Are people's attitudes linked to housing tenure status or other factors?

It firstly offers a brief summary of the results. All three results chapters found a link between social housing and being more likely to support social security and welfare benefits. In the UK it was found that home owners held the most punitive attitudes to social security benefits. This connection was not found in other European countries, suggesting that in the UK there may be a somewhat unusual relationship between housing status and attitudes to welfare.

Following this, there is an assessment of the reliability of the results. Due to the strength of effect sizes found and the cross referencing of various sources, it is concluded that the results found are relatively reliable and conclusions can be appropriately drawn from them.

The first two research questions focus on Chapters 5 and 7 of UK analysis. This thesis began by reviewing the body of scholarship concerning attitudes to welfare. It was found that many researchers believe that in the UK there has been a hardening of attitudes to welfare and social security benefits since the 1980s, up to the present day (Baumberg et al., 2012; Clery et al., 2013; Wiggan, 2011 and 2012). Throughout much of the same period levels of home ownership were rising. The increase in home ownership peaked shortly after the millennium and the proportion of people owning their own homes has fallen slightly since then. This first section of this chapter examines the UK data analysis results to see if there is a link between hardening attitudes toward welfare and rising home ownership.

The overall conclusion to this question is that this thesis did find a link between the two. Tenure change is connected to the decrease in support for generous welfare benefits. I found that in the UK there is a marked difference in attitudes between tenure types. Therefore, in part due to increases in home ownership, and in part due to the erosion of social housing stock, the change in tenure mix in the UK over the past 30 years has had an impact on attitudes to welfare.

The second question examines whether changes in individuals' tenure are connected with changes in attitudes. It concludes that tenure change does influence attitudinal change, but attitudes do not necessarily change in a linear fashion towards more punitive views. It also notes that age is a factor which intersects with both housing tenure status and attitudes to welfare.

The third and fourth questions posed by this thesis relate to public attitudes to social security benefits in European countries. Results relating to the third question found that there are very varied attitudes between different countries and that patterns based on geography or politics are not clearly seen. However, a key finding is that the UK consistently has the most punitive views out of any European country. This gives a different perspective to the UK analysis, when it is acknowledged that public attitudes in the UK are particularly negative towards social security benefits compared with other countries.

The fifth and final research question that this thesis set out to answer was whether tenure directly affects attitudes to social security benefits, or whether it is due to other factors (sometimes called confounding or intervening variables). This thesis concludes that housing tenure does affect attitudes to social security benefits, in a more complex way than was thought at the beginning of this research project. Other factors such as age and feelings of income security are undoubtedly inter-connected to tenure and play a role in influencing attitudes. The neoliberal forces driving welfare retrenchment and home ownership increases and decreases also have a major bearing on public attitudes to welfare. However, it is found that housing tenure has a substantial impact on people's attitudes in the UK, and that social housing is a source of positive attitudes to social security benefits in Europe, including in the UK.

This thesis concludes that the UK occupies quite a unique position in its strongly negative views towards social security benefits and welfare provision in comparison. It also displays a strong connection between home ownership and these negative attitudes, which is not typical of other countries.

Brief summary of results

The first part of British time series analysis using British Social Attitudes survey found clear results showing that home owners in Britain consistently hold the most punitive attitudes towards social security benefits, supporting my original hypothesis. However, the strongest results from Chapter 5 related to the impact of social tenancy on people's attitudes. Social tenants were the least likely to hold negative views about social security benefits by quite a large margin. In this chapter I discuss how these results confirm my original hypothesis and relate to previous scholarship.

The European comparative analysis chapter produced results which deviated somewhat from the British analysis. The most important finding from this chapter was that across Europe, people living in areas with higher levels of social tenants were more likely to be supportive of social benefits and services. This is significant, as it confirms the findings from the other analysis chapters. It is also very interesting that social housing is the tenure type which has the most consistent impact on public attitudes to social welfare. My hypothesis set out three attributes associated with home ownership: Material wellbeing; Feelings of financial security; Feelings of independence. With reference to feelings of independence, it could be argued that social tenants feel more dependent on the state, as well as feeling the benefits of state welfare provision through social housing, which may account for greater levels of support for social security benefits and social services among those living in or near to social housing. Areas with high levels private renters were found to hold the most punitive views on a number of measures regarding social benefits and services. Places with many home owners often displayed similar views to private renters, but Chapter 6 did not find home ownership to have a distinctly negative affect on attitudes to social benefits and services.

The longitudinal study of Britain using the British Household Panel Survey, both confirmed the results of the first part of British analysis, that home owners and social tenants affected attitudes in notably different ways. Home owners were less likely to favour government taking responsibility for providing jobs and less likely to be concerned about inequality. This part of analysis adds more to our understanding by providing information about changes in tenure type and frequency and giving an insight into changes in individuals attitudes over time.

However, the real value of my analysis emerges when placed in the context of previous scholarship and theory, and when the three parts are viewed as a whole. The overall results form a complex picture. Evidence from all three analysis chapters showed a link between social housing and being more supportive of social security, social benefits and calls for greater equality in society. However, the findings about the effect of home ownership on attitudes were not as straightforward, with clear differences between the UK studies and the comparative European study. I argue that home

ownership in Britain has a particularly important cultural significance, which results in it negatively influencing attitudes more than is found across other European countries.

Reliability of the results

Chapter 5 presented the first set of British analysis using the British Social Attitudes survey and produced some statistically strong results. This analysis was a good basis for the subsequent chapters, as it provided a useful comparator for the other findings. The initial observations showed there to be an increase in home ownership since the 1980s and a hardening of attitudes towards social security benefits. These results are perhaps unsurprising but give confidence that the data set seems to correspond with ONS statistics and expectations, given previous scholarship on this topic. In addition to this, both tenure and attitudes data are attributed to the individual, which allowed for a direct comparison of effects to be made. Coupled with strong effect sizes in the regression analysis this paved the way for a greater likelihood of the data being an accurate representation of the whole country.

The risks associated with this kind of analysis are low. The random selection of respondents in each survey wave introduces an element of chance when discussing changes in attitudes. It is possible that one year a cohort of respondents could have been selected who happened to hold views unrepresentative of the whole population. However, given the rigorous random sampling technique of the BSA and the weighting of the data, this is highly unlikely. In practice, there were no anomalous years found in the time trends.

The strength of the effects found in the European analysis in chapter 6 were not as large as in the British time series analysis, although I still found statistically significant results which show variation in attitudes according to tenure type. It is important to note that the results confirm this, even if the effects of the individual tenure types were not quite as expected. Confidence in the results is bolstered by the second part of the analysis looking at attitudes towards 'trust' questions, which reassures us that the primary results are part of wider trends. However, the findings of this study are limited by the available data. The lack of ability to connect individuals' attitudes with their tenure leaves a gap in knowledge. Therefore, what I find relates more broadly to areas around Europe with higher levels of certain tenure types, rather than to individuals.

Chapter 7 used the British Household Panel Survey to undertake a longitudinal analysis in Britain. The benefits of doing further investigation into the British picture are two-fold. I chose to include a

longitudinal element to my study because it adds valuable depth to our understanding. Additionally, in light of the results of the first two chapters, it also provided an opportunity to shed more light on the theoretical issues discovered in the first two analysis chapters. A tension had emerged between the UK results showing that home ownership had a substantial negative impact on attitudes to social security benefits, and the European analysis showing no clear link between home owners and particularly punitive attitudes compared with private tenants. This was coupled with the tenure mix of the UK having relatively low levels of home ownership and high levels of social housing compared to other countries in Europe. A further UK analysis chapter allowed for the results of chapter 5 to be cross-checked and for extra information to be gathered through using longitudinal data.

The analysis using BHPS data produced promising results as they were statistically significant, in the majority of cases, and the multilevel models showed greater effect sizes than a normal regression in relation to changes over time. This shows the changes within individuals over time, which is especially interesting. Using BHPS data in this thesis has its limitations because it contains no questions directly relating to social security benefits. However, it does contain questions relating to wider inequality and welfare. This allows for broader attitudes to be examined. This approach may not be the ideal way of investigating attitudes to social security benefits, but it is none the less theoretically robust. The studies by Kemeny (1981, 2001) and Ansell (2014) that this thesis draws on, were neither replicas of this study nor of each other. They explored similar themes of trying to better understand the influence of tenure on people's attitudes, beliefs and voting intentions. I seek to build on their findings, and in doing so, am able to analyse attitudes towards social questions relating to equality, redistribution and the role of the state, in the knowledge that these views are linked to attitudes to social security benefits. The factor analysis conducted in the European study highlights that when they are given a number of attitudinal questions, people give similar answers to questions of the same type, producing communalities. This means that although the final section of analysis does not relate directly to social security benefits, it did find links between tenure and public attitudes to a range of social questions.

Overall, there is a reasonable degree of confidence that the results found in this study are reliable and transparent. The comparison of data sources with other official and reliable sources gives a surety that the data is largely correct and representative, and the effect sizes and significance test results are sufficiently robust to be able to make statistical links between variables. The combination of the three analysis chapters is a particular strength of this thesis in terms of allowing for results to be tested in different ways. The comparison of European countries allows the UK results to be situated in a wider context which proved to be very useful in understanding the findings of chapters 5 and 7. The two parts of British analysis allow for verification of new links found between social

renters and attitudes to social security benefits. However, the limitations of this research are fully acknowledged, and every effort is made to report the findings accurately.

Is there a link between increasingly punitive attitudes towards welfare benefits in Britain and increased levels of home ownership?

The analysis undertaken in this study shows a clear link between housing tenure and public attitudes to social security benefits. A key finding of the first chapter of time series analysis was that regression results showed home owners to hold the most punitive attitudes towards social security benefits out of all tenure types. This was found across all the measures used in the analysis of the British Social Attitudes survey. Analysis of the British Household Panel Survey also found that home owners are the least likely group to think that the government is responsible for the employment of citizens and that the least likely to think there are inequalities between the rich and poor.

The consistent findings of both chapters lend weight to the argument that home ownership makes people less supportive of a generous welfare state. The strength of differences between home owners and other tenure types in the BSA analysis also gives more confidence that there is a link between home ownership and attitudes to social security benefits. These findings tie into the hypothesis that home ownership makes people less supportive of a generous welfare state. It also follows that the greater the number of home owners there are in Britain, the more negative attitudes to welfare benefits would be.

This aspect of my findings is similar to the findings of Kemeny (1981, 2001) and Ansell (2014) who also discovered evidence that home ownership negatively affects attitudes to welfare. Kemeny's research concluded that home ownership fosters private tendencies and that private spaces have the effect of causing citizens to think in more individualised terms (Kemeny, 1981). This, he feels leads home owners to desire less financial support in the form of welfare programmes from the state.

Further to this, the study carried out by Ansell (2014) suggests that home ownership brings both financial benefits and feelings of financial security. This prompts home owners to feel less reliant on social security provision and be less supportive of generous welfare programmes. Ansell's theory of rising house prices leading home owners to feel more financially secure could be linked to the findings about the UK in this thesis. UK housing prices have risen rapidly over the past 30 years, and despite a decline in the number of home owners, the number of outright owners continue to increase. It could be that outright owners feel increasingly secure as their homes increase in value. It

is also possible that people who are unable to get a mortgage, feel that they will one day be able to get on the housing ladder and benefit from wealth accumulation through the value of their house going up.

However, despite some theoretical similarities between the findings of this thesis and those of Kemeny (1981,2001) and Ansell (2014), the overall the picture that this thesis paints has some important differences and neither Kemeny (1981,2001) nor Ansell (2014) provide a satisfactory explanation for the findings in this thesis. The results from the analysis chapters are far more complex one than these theories suggest. This thesis only finds a link between increased levels of home ownership and negative attitudes to social security benefits in the UK. It does not find the same pattern when looking at European countries. It also finds a strong link between social housing tenants and more positive attitudes to social security benefits. This is a key contribution to this area of knowledge that goes beyond the findings of Kemeny and Ansell's theories and challenges key parts of their narratives.

The results from the UK presented here, are the exception to the rule, rather than the norm and it is not found that home ownership negatively affects people's attitudes to welfare in other European countries. This disrupts Kemey's theoretical link between home ownership levels and smaller welfare state (1981,2001). His theory rests on how aspects of home ownership influence individuals attitudes, however this thesis does not find a link between attitudes to welfare services and areas with high levels of home ownership across European countries. Kemeny's analysis may be correct that countries with higher levels of home ownership have smaller welfare states, but the findings in this thesis challenge the idea that it is public attitudes driving this relationship. It seems this is a case of government policy differing from public attitudes.

The UK has relatively low levels of home ownership in comparison with other European countries, yet very negative public attitudes towards welfare benefits. These findings could be connected with theories of asset based welfare, which possibly provide a more viable explanation for the special relationship between housing and attitudes to welfare in the UK. If asset based welfare is promoted by the state, that is that citizens can and should financially insure themselves with property as an asset, then the perspective in one country may be very different from countries where the link is not made between tenure and a personal financial safety net. As discussed in Chapters 2 and 3, scholars such as Lennartz and Roland (2017) believe that there have been policy moves towards an asset based system of welfare in the UK. There have been government policy moves over the past 30 years towards the state promoting home ownership as a form of financial security while scaling back welfare services (Fox O'mahoney and Overton). This thesis provides evidence that this may have

been effective. Negative attitudes to welfare have continued even as home ownership levels have fallen slightly since 2004, which could suggest an attitudinal shift has taken place where people are less likely to believe that the government is the sole provider of welfare services and that individual financial security is an accepted alternative to reliance upon the state.

Promotion of asset based welfare policies is not necessarily the same as welfare state retrenchment nor rhetoric surrounding entitlement to benefits. Slothuus (2007) and Cox (2001) note that welfare state retrenchment has taken place in Denmark and similar welfare policy reforms to those in the UK have been implemented in the Netherlands. Yet a link between home ownership and less sympathetic attitudes to welfare benefits is not particularly found to be present in other European countries. Long-term promotion of housing assets as personal insurance links housing to welfare, meaning that such policies could have had an impact on UK attitudes to welfare and could still continue to do so, even as home owner numbers stagnate.

Further to this, the analysis presented in this thesis shows a general trend since the 1980s of a hardening of attitudes towards social security benefits. These trends are found both in the aggregate numbers and across all tenure types. This is in line with other scholars tracking attitudes in the UK, and could suggest that changes in attitudes would have occurred to some extent even if levels of home ownership had not increased. It highlights that increases in home ownership is not the only driver of attitudinal change. Previous examination of BSA data in annual reports also found a general hardening of attitudes (Rowlingson, Orton and Taylor 2010; Pearce and Taylor, 2013) and Clery (2012b) notes that attitudes to welfare are complex and it is often difficult to pinpoint reasons for attitudinal change. In fact, the rise in levels of home ownership only takes place for around half of the period that this thesis studies. After peaking just after the millennium, UK home ownership levels began to decline slightly. The analysis of British Social Attitudes suggests that this trend is the result in a decline in the numbers of people owning a home with a mortgage. Over the past 10 years the number of mortgage holders fell, while the numbers of private renters have grown. The number of outright owners has continued to increase.

Throughout the fluctuations in levels of home ownership, attitudes to social security benefits have continued to become increasingly negative, which questions the importance of home ownership levels in determining public attitudes to welfare. However, this thesis presents new evidence about the impact of social housing on public attitudes.

The analysis carried out in this thesis identifies a key, under-explored factor that influences public attitudes to welfare, and to social security benefits in particular. The analysis of UK data sets and of European Social Survey and Eurostat data all reveal that social housing has a significant impact on

levels of support for welfare benefits. Across Europe, social tenants bolster support for welfare policies.

This thesis offers a nuanced picture of the changes in UK tenure mix and provides a possible link between tenure and attitudes in the UK over the past 30 or so years, but the most important finding of this research is that the strongest effect on public attitudes to social security benefits is whether somebody was a social tenant or not. In the UK time-series analysis, social tenants were consistently found to be the least likely group to hold punitive attitudes towards social security benefits and by a large margin. The greatest difference between tenure types was always between home owners and social tenants, with private tenants and other tenure types sitting in between. The analysis of the longitudinal data corroborates these results. They clearly show that social tenants have consistently different views to other tenure types and are more likely to have a sense of inequality in society and a desire for redistributive policies. The BHPS study found that social tenants are the group most likely to agree that the government has an obligation to provide jobs and that there is one law for the rich and one for the poor. They are by far the least likely to agree that ordinary people share in the nation's wealth. The results of both UK analysis chapters sit hand in hand showing that social tenants hold the least punitive views towards social security benefits.

The findings suggest that those in what are more likely to be secure tenancies in social housing are more amenable to the role social security benefits play in society. This corresponds to some extent with the theoretical grounding of this thesis. Social housing tenants do not own their own house to provide them with assets and financial security. They do not possess housing assets to use as leverage in future borrowing, nor do they hold a stake in the housing market. They are less likely to feel financially independent and tying in with Saunders (1990) work, less likely to feel independent. Saunders' gave the example that social housing tenants were less likely to feel able to have control over repairs and renovations of their own home. It was also found that living in social housing had a stigma attached to it (Saunders, 1990). It could be argued that social tenants feel less independent and therefore more dependent on the state, making them more feel more likely to need to access social security benefits at some point in their lives.

However, while social tenants are often viewed as the most likely group to be poor, they often have tenancy benefits such as long-term secure tenancies, stable rents and access to support services. Social housing providers are less likely than private landlords to evict tenants due to a small amount of rent arrears due to their homelessness prevention responsibilities. Access to state support in the form of social housing may make social tenants more likely to be more supporting of other aspects

of the welfare state such as social security benefits, because they see they may benefit from them in times of need.

As a tenure type the amount of social housing in the UK has fallen since the 1980s as a consequence of the Right to Buy policy. This policy transfers social housing directly into private ownership, where it remains part of the housing market. Around 2.8 million socially rented houses were sold off between 1980 and 2015, accounting for around a third of social housing stock as it stood in 1980 (Murie, 2016). Given the large effect social housing was found to have on attitudes to social security benefits, the depletion in social housing stock has impacted on public attitudes to welfare. The fewer social housing tenants there are, the larger the contrast to the views of home owners.

This thesis argues that the combination of an increase in home ownership and a decrease in social housing has affected attitudes to social security benefits. The polarised views of the two groups suggested a strong link between tenure and attitudes to social security benefits and the change in tenure mix has contributed to a fall in support for social security benefits. Although home ownership levels have fallen, the transfer has been to the private rented sector, tenants of which displayed attitudes to social security that were in between the other two tenure types. This change has done little to offset the fall in the number of social tenants, who were found to be significantly less likely to hold punitive views towards social security benefits.

Do changes in individuals' housing tenure affect attitudes to social security benefits?

This thesis finds there to be a relationship between individuals changing tenure and a change in their attitudes. The results from the BHPS section of analysis found that over time people were increasingly less likely to agree with the statement "There is one law for the rich and one for the poor". This means that in the longitudinal study, the same respondents were increasingly less likely to agree with the statement as time went on. However, with the other two variables studied, there are no such clear patterns. Although attitudes hardened between the first year of the survey and the final year it was conducted, attitudes did not grow more negative with each successive survey, in some years attitudes softened before moving to be more punitive again the next year. This challenges the idea that individuals are increasingly changing their stance on social security benefits in a linear fashion. It seems that although on average attitudes are hardening, individuals may change their mind more than once. It is possible that these changes in attitudes could be related to tenure changes. The findings from the analysis of BHPS provide information about the frequency at which people change tenure. Most respondents changed tenure at least once over the course of the

survey and many changed multiple times. This could relate to people often changing their minds as their circumstances change.

People who recorded their tenure as outright home owners and social tenants are the most likely groups to remain in the same tenure throughout all waves of the survey. This may account, in part, for the consistently divergent views of these two groups. If a tenure group retains a large number of long-term residents it may contribute to the stability of attitudes within that group, and therefore differences will also remain the same. People who were private tenants in 1991 were the most likely group to change tenure multiple times. They are also the housing tenure group with the most mixed views.

Over the 18 waves of the survey, there was a marked shift in respondents' tenure towards outright home ownership without a mortgage. As discussed in Chapter 3, this is a logical progression because mortgage holders are able to pay off their loans over time, and therefore accumulate equity and assets with age. However, it also feeds into the idea that home ownership is culturally the preferred tenure type in the UK, albeit one that is not necessarily attainable, especially for younger people. The pattern of people shifting towards home ownership, or desiring to do so, could be linked to an overall hardening of attitudes over the period studied in the longitudinal analysis.

Both Kemeny (1981, 2001) and Ansell (2014) stress the importance of individuals' circumstances in determining their attitudes. A change in tenure may lead to financial gains or losses, to feeling more or less financially secure and to feeling more or less independent. This could impact on people's attitudes, although it is difficult to say when the change in attitude would take place and how long term it would be. For instance, Kemeny believes that younger people who have just bought a house with a mortgage want to concentrate on paying down the loan rather than paying taxes. This change could take effect immediately and have a relatively long-term effect. People who liquidate their housing assets and move into the private rented sector may continue to feel financially secure in the short term, before a reduction in capital challenges this security. In this case the attitudinal change may lag behind a tenure change.

Saunders (1990) touches on the importance of how people see themselves and how they think they are perceived by others. He found that people who had bought their council house under the Right to Buy scheme felt an increase in social status and thought that they had improved their lives. This thesis does find a link between tenure change and attitudes to social security benefits, but also acknowledges that there may be cultural factors in the UK which also play a part in people's attitudes. The number of home owners has decreased and been replaced with an increase in private renters, many of whom are younger people. These younger people may see themselves as future

home owners, or as never being able to afford their own homes. Given the previous findings stressing a link between home ownership and social housing, and attitudes, it might be that being shut out of culturally desired housing could affect a person's attitudes.

How do attitudes to social security benefits compare between different European countries?

Analysis of the European Social Survey data set revealed information about public attitudes to social security in 24 European countries. It found that attitudes to social security benefits vary considerably between countries. This is to be expected in a study of so many countries. However, attitudes across Europe do not necessarily seem to follow trends which might be expected between countries with close geographical or political ties. For example, Nordic countries which might be assumed to have similar outlooks both in terms of welfare policy and public support for the welfare state are actually found to have quite differing attitudes. Eastern and central European states who were formerly members of the Soviet Union also show great variation in public attitudes to welfare.

The range of attitudes across the countries was large, but there was no definite split in opinion to be observed between countries which were supportive and those which were unsupportive. Countries were fairly evenly distributed along the continuum of attitudes, from those who displayed very positive attitudes to social benefits and services to those who displayed quite negative attitudes. There were no anomalous or outlying results within the range of attitudes. There were patterns in the attitudes of each country across a range of measures. Countries which displayed low levels of agreement that social benefits and services make people lazy, were also unlikely to agree that social benefits and services make people less willing to care for one another.

The most important finding of this analysis was that the UK consistently held the most punitive views out of any European country. Public opinion in the UK topped every measure as being the most negative towards social security benefits and towards those who claim social security benefits. There were other countries which also held negative views. Ireland and France each came second to the UK on different questions but their results were slightly more mixed. Their geographical proximity to the UK is notable, but their views do not share the same consistency in being the most extreme in comparison to other countries. The finding that the UK holds more punitive views than other countries is very important to our understanding of the results from the UK analysis chapters. Public attitudes in Britain towards welfare benefits are not 'normal' in the context of other European

countries and should not be viewed as such. These results show that the UK needs to be considered as a special case.

Overall, the answer to this question is there is a large range of attitudes to social security and welfare benefits among European countries. There are no definite trends relating to geography, politics or welfare typology that were identified. However, the finding that the UK displayed the most negative views is an important result to bear in mind when considering the findings from the two British chapters of analysis.

How do the attitudes of different tenure groups around Europe differ in relation to welfare benefits?

The results from the analysis of the European Social Survey and Eurostat data sets, do not sit comfortably with my original hypothesis that home ownership results in more negative attitudes to social security benefits. The overall findings were more mixed, but this analysis produced some interesting results which can add to our understanding of attitudes across Europe and can provide a wider context to the British analysis.

The main findings from the comparative analysis of European countries is that people living in areas with more social tenants are more likely to support social benefits and services. They are also more likely to be sympathetic to those claiming social benefits. This finding arises from the results of both the correlation tests and the regression analyses. That people living in areas with higher levels of social housing are likely to take a less punitive stance on social security benefits, is in-keeping with findings of the first part of British analysis. Where this analysis cannot match the individual expressing their opinion with their tenure type, it can offer a broader picture. These results provide evidence that there is something in the nature of being a social housing tenant *or* living in an area with a higher proportion of social housing provision that affects people's attitudes to social benefits in a favourable way. It is likely that the reasons behind this could be similar to why UK residents expressed the same views. The role of social housing undoubtedly has a place in state welfare provision, although as Malpass (2006) notes it is debatable whether it is a "wobbly pillar or a cornerstone" (Malpass, 2006) of the welfare state. The presence of social housing in people's lives, whether through their tenancy or it being part their neighbourhood, perhaps brings the positive elements of the welfare state, and social security benefits, closer to mind.

People living in areas with higher levels of private rented housing were found to have the least supportive attitudes towards social security benefits. In addition to this, people in areas with many home owners displayed similar attitudes to those with a high proportion of private renters but were not found to be the most punitive group. This challenges the argument that home owners are less supportive of social security benefits and ties in with the idea that Britain may differ from the European average in terms of links between tenure and attitudes.

The variation within tenure types in different countries makes it difficult to make assumptions about private renters. For example, some countries have strict legislation around tenancies and rents which result in secure, long-term, tenancies with small and predictable rent increases, whereas some countries do not. Further to this, these results prove somewhat problematic to analyse through the theoretical lens I set out at the beginning of this thesis because not only did they not conform to the idea that outright home owners take the hardest line against social benefits. In addition to this, the hypothesis does not allow for the vagaries of private sector provision across Europe. Home ownership is a tenure type that is relatively comparable between countries. Social housing is more problematic, but given the guidelines set out by Eurostat it is possible to at least compare like for like, even if some social housing systems are excluded from the definition. However, the private rented sector is harder to generalise.

In relation to the theoretical lens set out at the beginning of this thesis, the results found in the European analysis do not support the findings from the previous studies by Kemeny (1981, 2001) and Ansell (2014). There is not evidence found by this thesis to support a hypothesis that home ownership results in more punitive attitudes to social security benefits, nor that increased levels of home ownership would result in smaller welfare states. Kemeny's theory was that home ownership fosters private tendencies (Kemeny 1981), but these findings show that private rented accommodation fosters similar or more negative views of social security provision than home ownership. Areas with higher levels of social housing may have a more communal outlook and a closer relationship with welfare services, but Kemeny did not account for this in his analysis.

This thesis makes an original contribution in its findings here. Kemeny (1981, 2001) argued that states with higher levels of home ownership have smaller welfare states and found evidence for this across European countries. In this case, Kemeny (1981,2001) may have linked home ownership levels and welfare state size but did not show that public attitudes matched government policy. This thesis sought to bridge this gap in understanding, and found that public attitudes do not reflect policy in Europe. This thesis finds that areas with higher levels of home ownership do not have significantly lower levels of public support for social and welfare services. This highlights the

differences between government policy and public attitudes. It supports Curtice's (2010) theory of public attitudes acting as a thermostat, that is that if the public deem scaling back of social policy to have gone too far, they will support increases in public spending. It also lends weight to Bochel's argument that politicians and governments do not always follow popular public opinion (2011).

To look again at the curious case of the UK. This thesis showed that in comparison to other countries, the UK had lower than average levels of home ownership and some of the highest levels of social housing in Europe. Alongside this, UK consistently displayed some of the most negative attitudes towards social benefits. This presents a contradiction compared to the other results. If areas with high levels of social housing are generally found to be more positive towards social security benefits, then why does a country with a high rate of social housing hold the most negative views towards social security benefits? It also contradicts the central hypothesis of this thesis because it would be expected that having a relatively low level of home owners compared with other countries would also affect place the UK further down the scale of hostility towards welfare benefits. These contradictions can be attributed in part to the irreconcilable nature of the different data sets. That the European analysis relies on aggregate data, does pose considerable problems which prevent a direct comparison with individual level data. However, some of the tensions between the two sets of results may be more commensurate with the idea that the UK situation is somewhat anomalous. This is to say that the picture in Britain is, of course, original to the specific country and tenure situation in Britain.

It is possible that the importance that people attach to home ownership in the UK is not universally shared. This chapter found that the UK does not have a particularly high rate of home ownership compared to other European countries, but it is possible that people's experience of home ownership in Britain varies from other countries. For example, it is possible that in countries such as Romania, where home ownership completely dominates the tenure mix, that tenure type is less of an influencing factor on attitudes.

Whatever the reason, it poses major problems with generalising or extrapolating results from the UK about this topic. The results found in this thesis show that studies such that undertaken by Ansell (2014) are problematic when they try to compare the UK with the US and other countries because the UK hosts a unique set of circumstances. From this thesis it can be concluded that on average areas with more social housing in European countries lead to greater support for welfare benefits and those who claim them. However, it also highlights that the UK bucks this trend.

So far, it has been shown that there is a connection between living in areas of Europe with high levels of social housing, and having a more supportive attitude to social security benefits. People

living in areas with a lot of private rented accommodation and privately owned homes, held less supportive views, but there was little to link home ownership to being the most punitive tenure type. These results posit the UK as an unusual case of a country with high levels of social housing but also strongly negative views towards social security benefits.

Are people's attitudes linked to housing tenure status or other factors?

This thesis does find a link between tenure and attitudes to welfare. It acknowledges that it is part of a larger picture encompassing neoliberal policies of both welfare state retrenchment and promotion of home ownership. There are also other social factors which are connected to housing tenure which also impact on attitudes to welfare. This thesis presents complex findings about the interaction between housing tenure and attitudes, but concludes that housing does influence attitudes to social security.

This thesis concentrates on financial benefits in the form of assets that home ownership can bring to people making them feel more financially secure and capable of withstanding periods of financial hardship. However, the factor of income, as opposed to assets should be considered as a factor in influencing attitudes towards social security benefits. In the analysis of the British Social Attitudes survey it was possible to find out how people felt about their present income. Using the information provided it was found that people who said they were struggling on their present income were less likely than those living comfortably to say they thought that benefits are too high. The effect sizes for these results varied but for some dependent variables were quite large. This means that people's feelings about how well they can cope on their present income do influence their attitudes to social security benefits. However, this thesis argues that rather than contradicting the findings that housing tenure impacts on attitudes, this is connected to it.

Home owners are substantially more likely to say they are living comfortably on their current income (BSA analysis) and social tenants were more likely than home owners to say they were struggling on their current income. Income and the possession of housing assets are highly inter-related and it is logical that there will be some cross-over in terms of effect of the two factors. Further to this, age is a factor which impacts on people's attitudes, as well, of course the country someone lives in. These different factors have already been discussed at length and the connection between them and housing tenure has been explored. They highlight how different social and cultural aspects of people's lives can affect their attitudes.

Age is highly connected to tenure and the link between the two factors mean that both have an effect on attitudes. Clery (2013) noted that people aged over 65 were likely to have the least supportive attitudes towards welfare out of any age group. Age is connected to outright home ownership, with the over 65s being most likely to own their home outright. The BSA analysis conducted in this study found that the number of young people aged under 25, and even those aged under 40 were increasingly less likely to own their own homes in 2014 compared with 30 years previously. Murie (2016, p.155) believes that “Large numbers of households unable to meet market costs for housing are now in the growing private rented sector”. If home ownership does affect attitudes, then younger age groups who are less likely to own a home may report different attitudes to older generations. It may also be a reaction of these people perceiving themselves as shut out of the housing market. If home ownership can provoke feelings of independence and financial security, feeling that you will never be able to afford your own home may induce the opposite, namely feelings of insecurity and possible dependence on the state.

It is also important to recognise that there has been a hardening of attitudes across all tenure types. It should not be overlooked because it indicates a change in public attitudes that is driven by wider social change than merely a person’s tenure or other individual factors. However, the influence of tenure on attitudes does shed interesting light on the relationship between different areas of state welfare and how different aspects of peoples’ lives can impact on their attitudes.

Overall, although public attitudes to welfare are influenced by a number of different factors, this thesis finds a clear link between tenure and attitudes to social security benefits. The greater likelihood that social tenants will have a more positive attitudes towards social security benefits and those who claim them, is an important relationship to find evidence of. Also the negative attitudes to home owners in the UK towards welfare benefits is key in understanding support for social policies, even if there are other variables also to be taken into account.

Policy Implications

The initial chapter of this thesis discussed the relationship between public attitudes to social security benefits and their relationship with government policy and political party rhetoric. I concluded that both groups influenced each other and were highly connected but held separate, distinct positions.

The results of this thesis suggest that a continued policy and culture of promoting home ownership will solidify the importance of home ownership in people's lives in Britain and have a knock-on impact on attitudes. In the study of European countries, it is not found that higher levels of home ownership have a clear impact on attitudes to social security provision. The UK does not have a particularly high level of home ownership compared to other European countries. However, it does seem that in the UK people's attitudes are influenced by tenure type. Policies which promote home ownership, add to this cultural importance of owning your own home and encourage people to have positive feeling towards it. This ties in with my hypothesis and Kemeny's (1981,2001) theory that people's feelings about owning their own home are important to their wider view of social welfare.

The flip-side of this, is that a continued policy of Right to Buy and a reduction in social housing provision has the potential to impact on public attitudes to social security benefits in the UK. Shifting people from social housing into home ownership was found by Saunders (1990) to have an impact on their views of their own independence. It also provides them with an affordable way of accessing housing assets as social tenants receive a substantial discount when buying the house, which increases with length of time they have been a tenant. Building more social housing could increase support for generous social security provision, but if the Right to Buy policy is not reversed some social tenants will become home owners, potentially influencing attitudes in the opposite direction.

However, since 2004 the number of people owning their own home in the UK has fallen, due to fewer people accessing mortgages (outright owners are still increasing). This study shows that younger people, aged below 40, are far less likely to own their own homes than in the past. This is something that policy makers should consider.

Future Research

This thesis puts forward an original, useful contribution to knowledge. It answers several questions, but it throws open many more. There is, of course, much more that could be discovered in relation to how tenure interacts with public attitudes to social security benefits and welfare.

More research into systems of social housing in European countries could add to our understanding of the results of this thesis. However, this thesis reveals that there is something about social housing in general that has an influence on attitudes to welfare, which suggests that more fruitful future research would examine the precise reasons behind that. This thesis speculates on this, but it would be useful to take a closer look at the demographics of social tenants, such as class, income, reliance on social security benefits. Further to this, there is future scope for qualitative research into people's feelings about different tenure types. An update in the vein of Saunders' study (1990) could shed light on how people view the changes in access to home ownership in the UK.

Beyond the concrete findings that I discovered, there remains a lack of understanding about the influence private rental tenure has on public attitudes. This remains unresolved and further research into the differences between private rented accommodation in the UK and other European countries, and how this affects attitudes, could be undertaken. The private rental sector is growing in size in the UK, particularly as a housing tenure for younger people. Research in this area could provide additional information about the twin factors of age and tenure in relation to attitudes.

The lack of attention given to the role of the media in influencing public attitudes may be viewed as an omission in this thesis. It is a deliberate one. Media influence is wide reaching and difficult to measure. The print press is in decline and new, transformative sources of media are developing rapidly. All of this is challenging to study and could be the subject of a thesis in its own right. It certainly would complement this thesis and presents a possibility for future research in the area of attitudes to social security benefits.

Overall, the potential for future research arising from this study goes far beyond the original remit of the thesis. I regard this in a positive light because my findings have opened up new avenues to be explored and the main purpose of academic research is to expand our field of knowledge and understanding.

Overall Findings and Conclusions

The overall findings of this analysis present a more nuanced picture than was originally envisaged at the beginning of this study. It finds clear evidence to support the original hypothesis... at least in relation to the UK. This thesis was intended to be universal in nature, at least within advanced, contemporary, western European states with established democracies and welfare state provision. However, the results showed that that was not the case. It found instead that the situation in Britain is not necessarily replicated in other countries, with home ownership having a much less defined influence on attitudes to social benefits and services in the cross-European study.

The most important contribution to the field of scholarship that this thesis makes is establishing a link between social housing and attitudes to social security benefits. This finding was borne out in all three analysis chapters and stands up to both in-depth scrutiny in Britain, and in comparative research into 24 European countries. This is important in the scheme of understanding public attitudes. Many studies looking into public attitudes focus on class or income. This thesis shows that although wealth is a key factor which influences attitudes, there is more complex reasoning behind why people hold certain views. This thesis argues that the link between social housing and attitudes to social security benefits goes beyond material wealth. There is an element of relying on or benefiting from social housing which creates a greater level of support for wider social welfare.

This thesis highlights the importance of investigating all aspects of people's identity, of which tenure is an important part in the UK, in order to fully understand public attitudes. Focusing on a narrow set of personal characteristics can limit our ability to fully get to the bottom of why there has been a decline in support for social security welfare in the UK over the last 30 years.

This thesis demonstrates that there is a link between housing and welfare. The relationship between housing and other central aspects of the welfare state is often overlooked. The link between attitudes to social security benefits and social housing tenancy suggests that there is a closer relationship between these state welfare provisions than was previously realised. This was the strongest link found by the analysis in this study.

The UK appears to be somewhat of an outlier compared to other areas in Europe, in relation to both overall attitudes to social security benefits and the effect that housing tenure has on public attitudes. The British public have the most punitive views towards social security benefits in Europe and home ownership appears to help to fuel these attitudes. This is despite the levels of home ownership in the UK not being very high compared with other countries. The impact of home ownership on attitudes in the UK plays a part in offsetting the far less negative views of social housing tenants, of which there are a larger number than is found in most other European countries

included in this analysis. The findings relating to the Britain, are useful in themselves in showing the influence tenure can have on public attitudes to social security benefits and suggesting that a culture which promotes a certain tenure type can have a big impact, even when there is a robust mix of tenures. The findings highlight the differences between the UK and other European countries. This is despite other countries also implementing retrenchment policies in relation to social security benefits and introducing reciprocity and deservingness into their welfare narrative.

In conclusion this thesis finds a link between housing tenure and attitudes to social security benefits and welfare provision in both the UK and in a comparative study of Europe. The link between social housing and attitudes was a particularly consistent discovery from the data analysis and overall suggests a connection between the two aspects of welfare state support. An experience of state support in the form of housing has a positive impact on how tenants view social security benefits and those who claim them. In relation to the UK, this thesis found a strong link between home ownership and punitive attitudes and concluded that combined with the fall in levels of social housing this had been a contributing factor in the hardening of attitudes to security benefits over time. This thesis has shed some light on the factors involved in attitudinal shift and paves the way for future research to be undertaken, as well as allowing policy makers to bear these results in mind when trying to steer public support for welfare service changes.

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Appendices

Appendix 5.1

Table 5.9 Correlation Table for Attitudinal Dependent Variables and Home Ownership (BSA Data 1983-2014).

	1. Owner	2. Social Renters	3. Private Tenants	4. Decent Housing	5. Redistribute	6. Big Business	7. Level of Benefits	8. Cut tax or Spend	9. Dont Claim Benefits	10. Falsely Claim	11. Govt spend on benefits
1. Home Owner/Mortgage Holder	1										
2. Social tenant	-.736**	1									
3. Private tenant	-.504**	-.162**	1								
4. Govt's responsibility to provide decent housing for those who can't afford it	.119**	-.122**	-.030*	1							
5. Govt should redistribute income from the better-off to those who are less well off	.109**	-.116**	-.018**	.315**	1						
6. Big business benefits owners at the expense of the workers	.042**	-.039**	-.016**	.238**	.608**	1					
7. R s view of the level of benefits for unemployed people	.052**	-.062**	-.006	.038*	.070**	.050**	1				
8. Should Govt choose to cut tax or spend more	-.027**	.033**	-.008*	-.046**	-.068**	-.055**	.037**	1			
9. Large numbers of people who are eligible for benefits don't claim	-.010*	-.026**	.040**	.053**	.049**	.051**	.107**	.023**	1		
10. Large numbers of people falsely claim benefits	-.036**	.023**	.018**	-.081**	-.091**	-.030**	.057**	.083**	.280**	1	
11. Govt should spend more or less benefits for unemployed people	.096**	-.110**	-.008	.113**	.142**	.081**	.154**	-.016*	.098**	-.048**	1

Appendix 5.1 Continued

Table 5.10 Correlation Table for Attitudinal Dependent Variables and Home Ownership (BSA Data 1983-2014).

	1.Owners	2.Social Renters	3.Private Tenants	4.Cutting benefits	5.Spend more	6.Welfare Proud	7.One law rich	8.Own 2 feet	9.Stop helping	10.Look after self	11.Govt/unemployed	12.Govt/ine quality
1. Home Owner/Mortgage Holder	1											
2. Social tenant	-.736**	1										
3. Private tenant	-.504**	-.162**	1									
4. Cutting welfare benefits would damage too many people's lives	.097**	-.089**	-.034**	1								
5. The Govt should spend more on benefits for the poor, even if taxes increase	.080**	-.098**	.004	.553**	1							
6. The creation of the welfare state is one of Britain's proudest achievements	-.013*	-.015**	.036**	.589**	.525**	1						
7. There is one law for the rich and one for the poor	.082**	-.108**	.010**	.365**	.402**	.350**	1					
8. If welfare benefits less generous, people would stand on their own 2 feet	-.073**	.073**	.015**	.108**	.101**	.191**	.220**	1				
9. The welfare state encourages people to stop helping each other	-.033**	.029**	.010*	.223**	.246**	.239**	.283**	.528**	1			
10. Welfare: less willing look after self?	-.056**	.043**	.029**	.037*	.136**	.114**	.217**	.635**	.665**	1		
11. Govt's responsibility to provide a decent standard of living for the unemployed	.095**	-.106**	.004	.227**	.346**	.216**	.313**	-.015	.193**	.225**	1	
12. Government's responsibility to reduce income differences between the rich and the poor	.080**	-.094**	.003	.201**	.218**	.169**	.336**	-.013	.150**	.166**	.506**	1

Appendix 5.2 Frequency of Dole Variable

Table 5.11: Frequency of different answers to *Dole* “Respondent’s View of Unemployment Benefits” in the data set (BSA 1983-2014).

Respondent's View of Unemployment Benefits			
	Frequency (n)	Percent (Including Missing Values)	Valid Percent (Excluding Missing Values)
Benefits for unemployed people too low - cause hardship	31371	32.4	36.2
Benefits for unemployed people too high - discourage work	36054	37.2	41.6
Neither	11644	12.0	13.4
Both: Unemployment benefit causes hardship but can't be higher otherwise there would be no incentive to work.	317	.3	.4
Both: Unemployment benefit causes hardship to some, while others do well out of it.	1181	1.2	1.4
About Right/In Between	445	.5	.5
Other answer (WRITE IN)	2112	2.2	2.4
Don't know	3520	3.6	4.1
Refused	73	.1	.1
Total	86718	89.5	100.0
Missing	10192	10.5	
Total Including Missing	96910	100.0	

Appendix 5.3 DOLE

Table 5.22: Binary Logistic Regression for 'Benefits are too high and discourage work' including Feeling about income variable.

	Model 1			Model 2			Model 3		
	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.
Constant	1.333	.000	.016	2.016	.000	.030	2.574	.000	.034
Mortgage Holders (Ref.)		.000			.000			.000	
Home Owners	1.192	.000	.024	.973	.282	.026	.934	.008	.026
Social Renters	.440	.000	.028	.383	.000	.029	.470	.000	.030
Private Renters	.803	.000	.034	.787	.000	.034	.883	.000	.035
Other Tenure Types	.905	.278	.092	.816	.029	.093	.847	.076	.094
Gender (Ref. Male)				1.119	.000	.020	1.135	.000	.020
Age 60+ (Ref.)					.000			.000	
Age 40-59				.595	.000	.027	.608	.000	.028
Age 18-39				.621	.000	.027	.633	.000	.028
Region - Other UK Regions (Ref.)								.000	
Region- South East							1.221	.000	.027
Region - London							.917	.007	.032
Living Comfortably (Ref.)								.000	
Coping							.698	.000	.023
Finding it Difficult							.437	.000	.029

Appendix 5.4: Morewelf

Table 5.24 Binary Logistic Regression for *morewelf*, respondents disagreeing that “Government should spend more money on welfare benefits for the poor, even if it leads to higher taxes”

	Model 1			Model 2			Model 3		
	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.
Constant	.940	.000	.016	.581	.000	.030	.575	.000	.031
Mortgage Holders (Ref.)		.000			.000			.000	
Home Owners	.747	.000	.023	.968	.207	.025	.971	.241	.025
Social Renters	.344	.000	.030	.381	.000	.031	.385	.000	.031
Private Renters	.763	.000	.034	.707	.000	.035	.713	.000	.035
Other Tenure Types	.665	.000	.097	.714	.001	.098	.716	.001	.098
Gender (Ref. Male)				.995	.807	.020	.995	.788	.020
Age 60+ (Ref.)					.000			.000	
Age 40-59				2.102	.000	.029	2.113	.000	.029
Age 18-39				1.328	.000	.028	1.331	.000	.028
Region - Other UK Regions (Ref.)								.000	
Region- South East							1.079	.004	.026
Region - London							.915	.006	.032

Appendix 5.4 Continued

Table 5.25 Binary Logistic Regression for *morewelf*, respondents disagreeing that “Government should spend more money on welfare benefits for the poor, even if it leads to higher taxes” including income variable.

	Model 1			Model 2			Model 3		
	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.
Constant	1.028	.191	.021	1.676	.000	.039	1.383	.000	.043
Mortgage Holders (Ref.)		.000			.000			.000	
Home Owners	1.344	.000	.029	1.041	.214	.033	1.080	.020	.033
Social Renters	2.972	.000	.039	2.672	.000	.040	2.222	.000	.042
Private Renters	1.269	.000	.043	1.350	.000	.044	1.212	.000	.045
Other Tenure Types	1.718	.000	.128	1.582	.000	.129	1.551	.001	.131
Gender (Ref. Male)				.995	.844	.025	.990	.686	.026
Age 60+ (Ref.)					.000			.000	
Age 40-59				.485	.000	.036	.473	.000	.037
Age 18-39				.729	.000	.035	.716	.000	.035
Region - Other UK Regions (Ref.)								.253	
Region- South East							.984	.634	.035
Region - London							1.064	.135	.041
Living Comfortably (Ref.)								.000	
Coping							1.282	.000	.028
Finding it Difficult							2.076	.000	.039

Appendix 5.5: Redistrib

Table 5.27: Binary Logistic Regression for *redistrib*, respondents disagreeing that ‘Government should redistribute income from the better-off to those who are less well off’

	Model 1			Model 2			Model 3		
	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.
Constant	.992	.548	.014	.852	.000	.026	.810	.000	.027
Mortgage Holders (Ref.)		0.000			0.000			0.000	
Home Owners	1.018	.380	.020	1.042	.067	.022	1.050	.027	.022
Social Renters	.344	0.000	.027	.342	0.000	.028	.351	.000	.028
Private Renters	.657	.000	.031	.647	.000	.031	.655	.000	.032
Other Tenure Types	.683	.000	.085	.682	.000	.085	.692	.000	.085
Gender (Ref. Male)				1.234	.000	.017	1.234	.000	.017
Age 60+ (Ref.)					.000			.000	
Age 40-59				1.094	.000	.025	1.105	.000	.025
Age 18-39				1.006	.804	.024	1.012	.632	.024
Region - Other UK Regions (Ref.)								.000	
Region- South East							1.336	.000	.023
Region - London							.873	.000	.029

Appendix 5:5 Continued

Table 5.28: Binary Logistic Regression for *redistrib*, respondents disagreeing that ‘Government should redistribute income from the better-off to those who are less well off, including income variable.

	Model 1			Model 2			Model 3		
	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.
Constant	1.035	.065	.019	1.210	.000	.034	.928	.048	.038
Mortgage Holders (Ref.)		.000			.000			.000	
Home Owners	.968	.205	.026	.950	.072	.028	1.006	.824	.029
Social Renters	2.922	.000	.035	2.931	.000	.036	2.298	.000	.038
Private Renters	1.550	.000	.040	1.552	.000	.040	1.356	.000	.041
Other Tenure Types	1.733	.000	.115	1.732	.000	.115	1.682	.000	.117
Gender (Ref. Male)				.807	.000	.022	.793	.000	.023
Age 60+ (Ref.)					.148			.027	
Age 40-59				.941	.052	.031	.919	.008	.032
Age 18-39				.959	.171	.030	.941	.046	.031
Region - Other UK Regions (Ref.)								.000	
Region- South East							.775	.000	.030
Region - London							1.090	.021	.037
Living Comfortably (Ref.)								.000	
Coping							1.540	.000	.025
Finding it Difficult							2.728	.000	.035

Appendix 6.1: Dependent Variables

Table 6.34: Correlation Table for ‘Politics’ Dependent Variables and Home Ownership (ESS 2004 Data).

	1	2	3	4	5	6	7	8	9	10
1. Dwelling owned by any household member (owners outright and mortgage holders)	1									
2. Home Owned Outright	0.04	1								
3. Home owned with a mortgage	0.12	0.41	1							
4. Tenant, rents at market rate	0.21	0.40	0.75	1						
5. Social Tenant, tenant at reduced price or free	0.09	0.79	0.55	0.48	1					
6. How interested in politics	0.03	0.05	-0.07	-0.11	0.05	1				
7. Politics too complicated to understand	0.03	0.02	-0.02	-0.03	0.05	0.40	1			
8. Making mind up about political issues	-0.03	0.00	0.05	0.07	-0.03	-0.38	-0.48	1		
9. Voted last national election	0.12	0.07	0.03	0.04	0.10	0.22	0.12	-0.12	1	
10. Placement on left right scale	-0.07	-0.10	-0.09	-0.13	-0.11	0.02	0.00	-0.01	-0.05	1

Appendix 6.1 Continued

Table 6.35: Correlation Table for 'Trust' Dependent Variables and Home Ownership (ESS 2004 Data).

	1	2	3	4	5	6	7	8	9	10	11	12	13
1. Dwelling owned (outright and with mortgage)	1												
2. Home Owned Outright	0.04	1											
3. Home owned with a mortgage	0.12	0.41	1										
4. Tenant, rents at market rate	0.21	0.40	0.75	1									
5. Social Tenant, tenant at reduced price or free	0.09	0.79	0.55	0.48	1								
6. Most people can be trusted/you can't be too careful	-0.04	0.05	0.23	0.16	0.08	1							
7. Most people try to take advantage of you, or try to be fair	-0.01	0.10	0.25	0.22	0.15	0.54	1						
8. People mostly helpful/looking out for themselves	0.01	0.10	0.28	0.20	0.16	0.47	0.49	1					
9. Trust in country's parliament	-0.05	-0.13	-0.02	-0.05	-0.11	0.22	0.17	0.18	1				
10. Trust in the legal system	0.02	-0.04	0.12	0.11	0.00	0.21	0.19	0.22	0.59	1			
11. Trust in the police	0.00	0.01	0.18	0.17	0.06	0.19	0.21	0.22	0.45	0.62	1		
12. Trust in politicians	-0.03	-0.01	0.14	0.09	0.01	0.29	0.26	0.27	0.61	0.49	0.41	1	
13. Trust in political parties	-0.01	-0.01	0.16	0.09	0.01	0.29	0.26	0.27	0.58	0.47	0.38	0.83	1

Appendix 6.1 Continued

Table 6.36: Correlation Table for ‘Life Satisfaction’ Dependent Variables and Home Ownership (ESS 2004 Data).

	1	2	3	4	5	6	7	8	9	10	11
1. Dwelling owned by any household member (outright owners and mortgage)	1										
2. Home Owned Outright	0.04	1									
3. Home owned with a mortgage	0.12	0.41	1								
4. Tenant, rents at market rate	0.21	0.40	0.75	1							
5. Social Tenant, tenant at reduced price or free	0.09	0.79	0.55	0.48	1						
6. How satisfied with present state of economy in country	-0.06	-0.06	0.14	-0.03	-0.02	1					
7. State of education in country nowadays	-0.02	0.02	0.10	-0.03	0.03	0.41	1				
8. State of health services in country nowadays	0.02	0.07	0.14	0.09	0.13	0.44	0.50	1			
9. How happy are you	-0.06	0.06	0.17	0.11	0.10	0.31	0.23	0.27	1		
10. Important to live in secure and safe surroundings	0.03	0.05	0.15	0.15	0.08	0.03	-0.02	0.01	0.02	1	
11. Important to help people and care for others wellbeing	-0.01	0.06	0.01	0.04	0.05	-0.03	-0.01	-0.04	-0.08	0.27	1

Appendix 6.1 Continued

Table 6.37: Correlation Table for ‘Moral Values’ Dependent Variables and Home Ownership (ESS 2004 Data).

	1	2	3	4	5	6	7	8	9	10
1. Dwelling owned by any household member	1.00									
2. Home Owned Outright	0.04	1.00								
3. Home owned with a mortgage	0.12	0.41	1.00							
4. Tenant, rents at market rate	0.21	0.40	0.75	1.00						
5. Social Tenant, tenant at reduced price or free	0.09	0.79	0.55	0.48	1.00					
6. Government should reduce differences in income levels	-0.01	0.03	0.21	0.22	0.06	1.00				
7. Society better off if everyone looked after themselves	0.02	0.04	0.13	0.16	0.03	0.08	1.00			
8. Citizens should not cheat on taxes	0.03	0.03	0.08	0.11	0.05	0.11	0.02	1.00		
9. Someone paying cash without receipt to avoid VAT or tax, how wrong	-0.04	-0.15	-0.15	-0.23	-0.20	-0.11	0.03	-0.27	1.00	
10. Someone making exaggerated/false insurance claim, how wrong	-0.06	-0.11	-0.01	-0.12	-0.14	-0.06	0.05	-0.21	0.41	1.00

Appendix 6.2: Voted

Table 6.40 Binary Logistic Regression for “Voted in the last election”. ESS Data 2004

	Model 1			Model 2		
	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.
Constant	7.305	0.000	.032	8.173	.000	.114
Home Owners Outright	1.001	.486	.001	.994	.193	.005
Private Renters	1.011	.000	.001	1.026	.000	.006
Social Renters	.957	.000	.003	.970	.499	.045
Age 16-30	.223	0.000	.032	.213	0.000	.033
Age 31-50	.634	.000	.031	.628	.000	.031
Gender Female	.897	.000	.025	.892	.000	.026
Belgium				2.413	.007	.329
Switzerland				.439	.000	.149
Czech Republic				.630	.519	.717
Germany				.489	.115	.453
Denmark				1.096	.687	.227
Estonia				.330	.000	.244
Spain				1.070	.575	.121
Finland				1.254	.741	.684
France				.885	.862	.706
United Kingdom				.559	.301	.562
Greece				2.102	.000	.159
Hungary				1.284	.078	.142
Ireland				1.459	.413	.462
Iceland				3.170	.174	.848
Luxembourg				.701	.424	.445
Netherlands				.482	.000	.177
Norway				1.105	.741	.302
Poland				.449	.000	.119
Portugal				.867	.783	.516
Turkey				1.089	.471	.118
Ukraine				1.197	.135	.121

Reference Categories: Home Ownership- Mortgage Holders; Age- Older than aged 50; Gender- Male; Country- Austria.

Appendix 6.3: Dependent Variable Correlations

Table 6.16: Correlation Table of ESS Round 4 2008 Dependent Attitudinal Variables, Home Ownership and Country (ESS 2008 Data).

Variables	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1. Home owned outright	1													
2. Home Owned with outstanding Mortgage	0.05	1												
3. Tenant, rents at market price	0.14	0.53	1											
4. Social Tenant, tenant at reduced price or free	0.57	0.23	0.13	1										
5. Country	-0.15	-0.62	-0.48	-0.23	1									
6. SBS* place too great strain on economy	-0.16	-0.19	-0.11	-0.16	0.19	1								
7. SBS prevent widespread poverty	-0.06	-0.18	-0.20	-0.10	0.16	0.13	1							
8. SBS lead to a more equal society	-0.11	-0.18	-0.18	-0.12	0.13	0.08	0.55	1						
9. SBS encourage people other countries to come live here	-0.09	-0.41	-0.36	-0.19	0.41	0.27	0.28	0.28	1					
10. SBS cost businesses too much in taxes/charges	-0.17	-0.19	-0.14	-0.19	0.17	0.48	0.13	0.12	0.33	1				
11. SBS make it easier to combine work and family	-0.07	-0.20	-0.18	-0.12	0.15	0.10	0.45	0.49	0.31	0.16	1			
12. SBS make people lazy	-0.20	-0.24	-0.15	-0.25	0.19	0.42	0.10	0.07	0.31	0.37	0.11	1		
13. SBS make people less willing care for one another	-0.19	-0.20	-0.19	-0.25	0.19	0.36	0.14	0.11	0.31	0.36	0.13	0.65	1	
14. SBS make people less willing look after themselves/family	-0.18	-0.17	-0.15	-0.28	0.15	0.37	0.13	0.10	0.28	0.35	0.13	0.64	0.74	1

*SBS Social Benefits and Services

Appendix 6.3 Continued

Table 6.17: Correlation Table of ESS Round 4 2008 Dependent Attitudinal Variables, Home Ownership and Country (ESS 2008 Data).

Variables	1	2	3	4	5	6	7	8	9	10	11	12	13
1. Home owned out right	1												
2. Home owned with outstanding mortgage	0.05	1											
3. Private tenant, rents at market price	0.14	0.53	1										
4. Social tenant, rents at reduced price or free	0.57	0.23	0.13	1									
5. Country	-0.15	-0.62	-0.48	-0.23	1								
6. Govt decrease/increase taxes and social spending	-0.08	0.03	0.01	-0.02	0.02	1							
7. High/low earners should get larger old age pensions	0.04	0.05	0.04	0.04	0.07	0.06	1						
8. High/low earners should get larger unemployment benefits	0.10	-0.04	-0.05	0.08	0.13	0.03	0.53	1					
9. Most unemployed people do not really try to find a job	-0.07	0.06	0.04	-0.11	-0.04	0.12	0.02	-0.01	1				
10. Many low incomes get less benefit than entitled to	-0.08	0.20	0.08	-0.02	-0.18	-0.04	-0.10	-0.10	0.09	1			
11. Many manage to obtain benefits not entitled to	-0.17	0.03	-0.03	-0.13	-0.03	0.10	-0.03	-0.05	0.25	0.27	1		
12. Insufficient benefits in country to help people in need	-0.16	0.22	0.13	-0.07	-0.17	-0.03	-0.07	-0.09	0.09	0.36	0.19	1	
13. How likely unemployed and looking for work next 12 months	-0.08	-0.26	-0.15	-0.06	0.21	0.05	0.01	0.05	0	-0.11	-0.01	-0.11	1

Appendix 6.4: Logistic regression including country

Binary Logistic Regression for “Social Benefits/Services Make People Lazy” ESS 2008

	Model 1			Model 2		
	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.
Constant	3.428	0.000	.028	2.941	.000	.046
Home Owner Outright	.991	.000	.000	.982	.000	.002
Mortgage Holder	.975	0.000	.001	.978	.000	.003
Private Tenant	.994	.000	.001	1.018	.131	.012
Social Tenant	.963	.000	.001	.971	.038	.014
Age 16-30		.002		1.051	.061	.027
Age 31-50	1.044	.096	.026	1.096	.000	.024
Gender: Female	1.089	.000	.024	1.081	.000	.021
Bulgaria				2.309	.000	.221
Cyprus				.387	.000	.101
Czech Republic				3.327	.001	.350
Denmark				1.227	.451	.271
Estonia				.409	.004	.311
Germany				.854	.541	.258
Spain				.968	.917	.316
Finland				5.172	.000	.285
France				1.442	.001	.108
United Kingdom				2.263	.002	.261
Greece				.971	.892	.216
Hungary				.565	.035	.271
Ireland				3.586	.000	.134
Lithuania				.302	.000	.131
Latvia				1.273	.210	.193
Netherlands				.621	.031	.221
Norway				.282	.000	.112
Poland				5.877	.000	.221
Portugal				.629	.096	.279
Romania				1.097	.635	.195
Sweden				1.821	.178	.446
Slovenia				1.064	.725	.177
Slovakia				1.859	.000	.161
Turkey				1.547	.000	.051

Reference Categories: Reference Categories: Age 51 and over; Gender Male; Country Belgium.

Appendix 6.5: Logistic regression including country

Binary Logistic Regression: Dependent Variable “Social benefits lead to a more equal society”

	Model 1			Model 2		
	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.
Constant	1.555	.000	.026	1.250	.000	.044
Home Owner Outright	.994	.000	.000	1.000	.985	.002
Mortgage Holder	.984	.000	.001	.960	.000	.004
Private Tenant	.977	.000	.001	1.012	.373	.013
Social Tenant	.993	.000	.001	.931	.000	.015
Age 16-30	.998	.940	.027	1.015	.595	.028
Age 31-50	1.215	.000	.024	1.251	.000	.025
Gender: Female	1.059	.006	.021	1.051	.020	.022
Bulgaria				6.868	.000	.248
Cyprus				.193	.000	.121
Czech Republic				.494	.155	.497
Denmark				4.866	.000	.296
Estonia				1.275	.479	.343
Germany				.979	.944	.303
Spain				1.214	.587	.357
Finland				1.372	.271	.287
France				1.677	.000	.127
United Kingdom				2.298	.006	.303
Greece				3.243	.000	.236
Hungary				11.823	.000	.301
Ireland				.457	.000	.139
Lithuania				.315	.000	.146
Latvia				14.320	.000	.221
Netherlands				3.448	.000	.235
Norway				.358	.000	.119
Poland				2.336	.000	.211
Portugal				1.116	.733	.322
Romania				1.933	.007	.246
Sweden				8.013	.000	.485
Slovenia				2.634	.000	.197
Slovakia				.621	.005	.171
Turkey				1.643	.000	.047

Reference Categories: Age 51 and over; Gender Male; Country Belgium.

Appendix 6.6: Logistic regression including country

Binary Logistic Regression: Dependent Variable “Many with very low incomes get less benefits than they are legally entitled to”.

	Model 1			Model 2		
	Exp(B)	Sig.	S.E.	Exp(B)	Sig.	S.E.
Constant	.228	0.000	.032	.226	.000	.054
Home Owner Outright	.993	.000	.001	1.005	.009	.002
Mortgage Holder	1.027	.000	.001	1.053	.000	.004
Private Tenant	1.002	.021	.001	.935	.000	.015
Social Tenant	.989	.000	.002	.981	.287	.018
Age 16-30	.941	.058	.032	.996	.903	.033
Age 31-50	1.180	.000	.028	1.224	.000	.029
Gender: Female	.975	.313	.025	.976	.332	.025
Bulgaria				.414	.002	.285
Cyprus				3.237	.000	.115
Czech Republic				.911	.822	.414
Denmark				4.167	.000	.331
Estonia				6.602	.000	.386
Germany				2.570	.003	.313
Spain				3.068	.003	.382
Finland				.799	.521	.350
France				.367	.000	.130
United Kingdom				.184	.000	.326
Greece				1.613	.072	.266
Hungary				.369	.003	.331
Ireland				1.116	.506	.166
Lithuania				.284	.000	.239
Latvia				.592	.025	.234
Netherlands				.922	.745	.250
Norway				.855	.295	.150
Poland				.711	.196	.264
Portugal				2.678	.003	.335
Romania				.384	.000	.225
Sweden				.814	.709	.551
Slovenia				.359	.000	.218
Slovakia				.390	.000	.206
Turkey				.935	.244	.057

Reference Categories: Age 51 and over; Gender Male; Country Belgium.

Appendix 7.1: Dependent Variables

Table 7.3 Waves containing possible dependent variables

Year/Wave	Adult children should care for parents	Trustworthiness of others	All health care should be free	Compulsory private insurance if can pay	Unfair that wealth buys medical priority	Ordinary people share nations wealth	There's one law for rich and one for poor	Private enterprise solves economic problems	Public services ought to be state owned	Government has an obligation to provide jobs
1991/A			X	X	X	X	X	X	X	X
1992/B	X									
1993/C			X	X	X	X	X	X	X	X
1994/D	X		X	X	X					
1995/E			X	X	X	X	X	X	X	X
1996/F	X									
1997/G			X	X	X	X	X	X	X	X
1998/H	X	X								
1999/I										
2000/J	X	X	X	X	X	X	X	X	X	X
2001/K										
2002/L	X									
2003/M		X								
2004/N	X					X	X	X	X	X
2005/O		X								
2006/P	X									
2007/Q		X				X	X	X	X	X
2008/R	X	X								

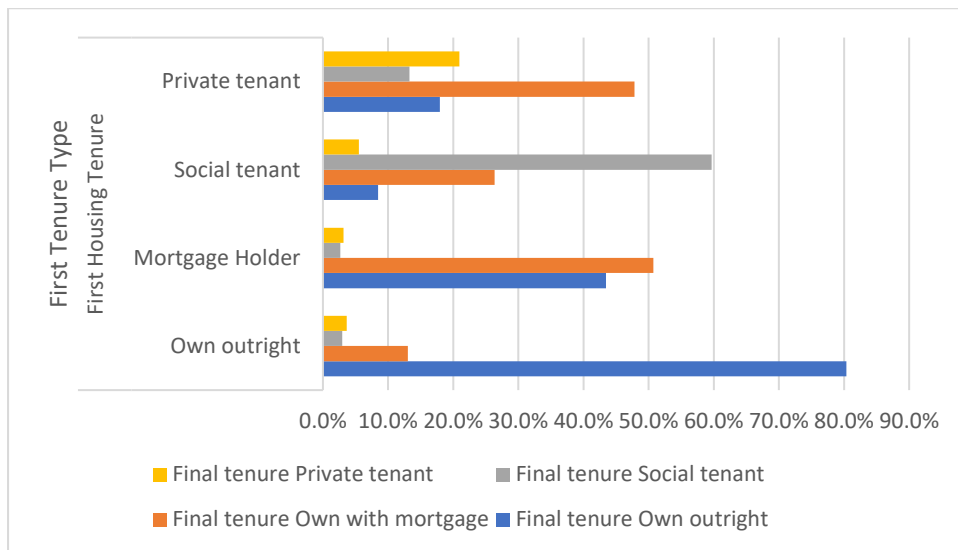
Appendix 7.2: Respondents

Table 7.6 Number of waves respondents took part in.

Number of waves	Frequency	Percent of respondents who took part in this number of waves
1	5633	18.2
2	3086	10.0
3	3291	10.7
4	1602	5.2
5	1401	4.5
6	1335	4.3
7	3091	10.0
8	3610	11.7
9	674	2.2
10	454	1.5
11	467	1.5
12	413	1.3
13	429	1.4
14	476	1.5
15	772	2.5
16	4148	13.4
Total	30882	100.0

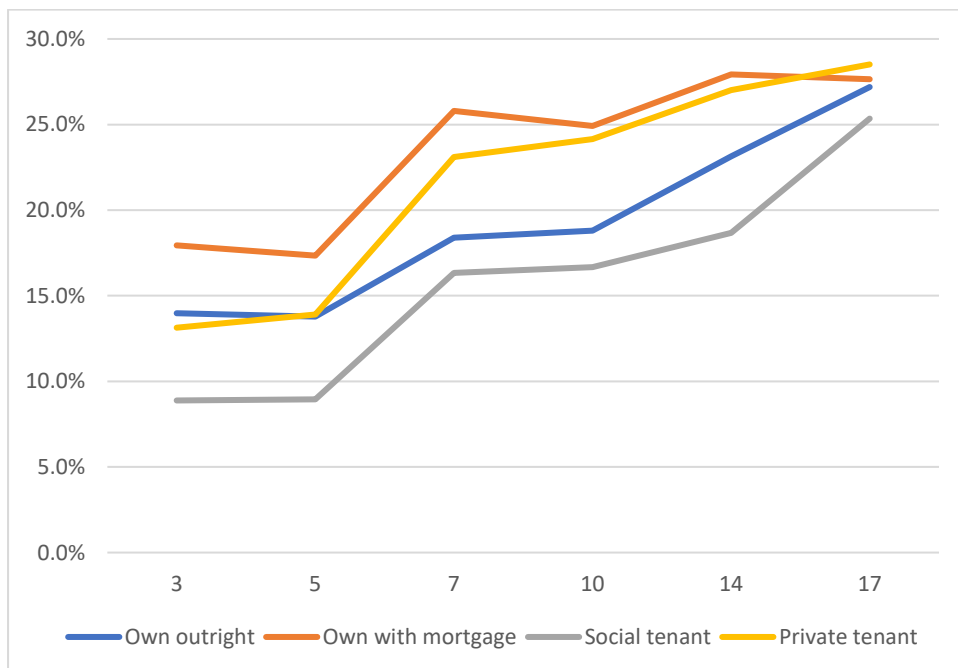
Appendix 7.3: Comparison of Tenure Types

Figure 7.9b Showing respondents' first tenure type compared with their final tenure type



Appendix 7.4: OPSOCA Ordinary people share in the nation's wealth

Figure 7.16 Respondents NEITHER AGREEING NOR DISAGREEING with OPSOCA "Ordinary people get their fair share of the nation's wealth" by housing tenure.



Appendix 7.5: Age and Tenure

Figure 7.14 Percentage of each age group who are outright home owners

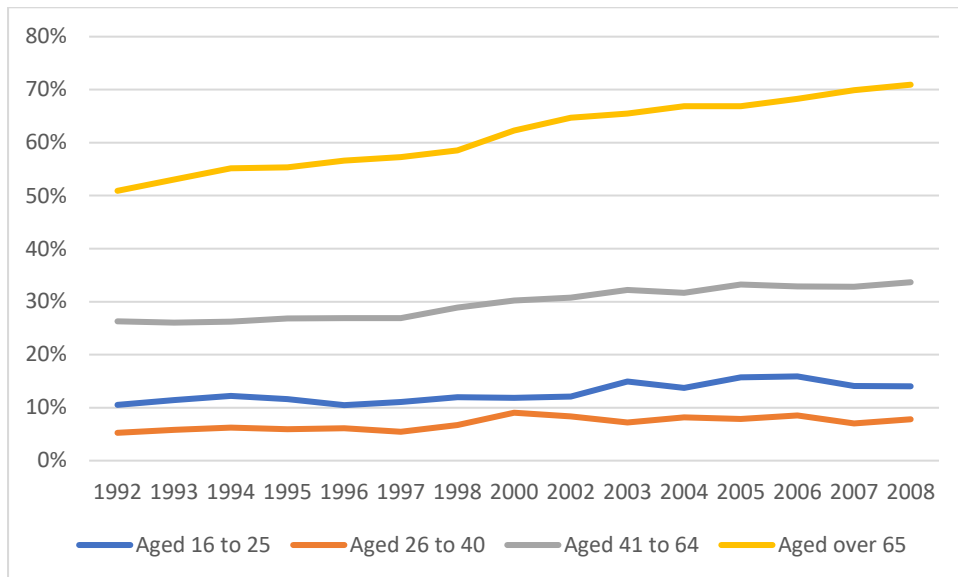


Figure 7.15 Percentage of each age group who are mortgage holders

